

# EXHIBIT 4



**CRC Insurance Services, Inc.**

September 15, 2006

Ms. Kathryn Hendrix  
[REDACTED] Devon Drive  
Birmingham, AL 35209

Dear Kathryn:

It is my pleasure to make you an offer of employment with CRC Insurance Services, Inc. Below is an outline detailing the offer:

**Position:** Internal Auditor  
**Starting Salary:** \$50,000.00 Annually, payable biweekly  
**Start date:** To Be Determined

**Subject to a 90-day probationary period**

**Health Insurance:** Should you elect coverage, you will be eligible for benefits on the first day of the following month. Employees are required to pay a portion of the monthly premium and this is done through a payroll deduction.

**Paid Time Off (PTO):** In your first year, you will accrue 14 days of Paid Time Off at the rate of 1.17 days per month. You will accrue 1.58 days per month each year thereafter, totaling 19 days per year.

**Life Insurance:** CRC provides life insurance policies at 2x annual salary to employees at no charge up to a maximum of \$300,000 of coverage.

**Disability:** CRC offers both long and short-term disability coverage, subject to normal terms and conditions, to its employees at no extra charge.

**401(k) and Profit Sharing:** CRC offers a 401(k) and Profit Sharing plan in which you will be able to participate the first of the month following your date of hire. You will not be eligible for matching contributions, if any, until you have completed 1 full year of employment. Once you become a participant you will be 100% vested in any contributions made by you. You will vest in company contributions on a scale of 20%, 40%, 60%, 80%, and 100%. Thus, you will be 100% vested after 5 years of employment.

You will receive more information on the 401(k) and profit sharing plan during your benefits orientation

Our Human Resource Department will provide all enrollment forms and information about these benefits to you. Please address any questions you may have to the attention of Corporate HR, 800-824-1709, or email [humanresources@crcins.com](mailto:humanresources@crcins.com).

**Employment Agreement Acknowledgement:** As a condition of your employment, you will be required to sign an Employment Non-Disclosure Agreement. Once we have drafted your agreement, we will forward to your for your signature.

As I am sure you are aware, this offer is conditioned upon (i) the verification of your qualifications, credentials and background check, if applicable, (ii) your having executed the Employment Agreement, (iii) your providing the Company with any necessary I-9 documentation, if applicable, and (iv) the execution of an arbitration agreement. Your employment at CRC Insurance Services, Inc. is on an "at-will" basis. This offer is also conditioned upon your adherence to the terms and conditions of any employment agreement(s) in effect with any current or former employer.

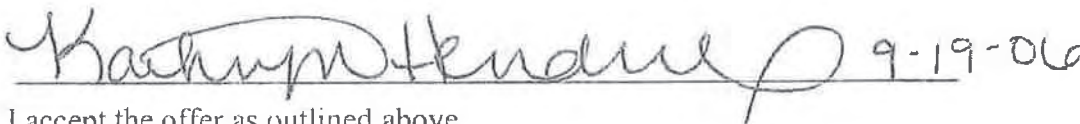
This offer is for a limited time and will be withdrawn on September 29, 2006 unless accepted by you prior to that date or extended by CRC in writing. The terms of this offer are strictly confidential and shall not be disclosed by you to anyone, other than your immediate family and Financial or legal advisors, except as required by law.

I am very excited to offer you this position and I am confident that you will become an asset to CRC.

Sincerely,

Melody Banks  
Director of Human Resources

Please sign below as your acceptance of this offer and return to Human Resources.

 9-19-06

I accept the offer as outlined above.  
Signature/date

Maintain Associate Documents: Kathryn  
Hendrix (On Leave) (132799)

12:00 PM  
11/25/2019  
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Associate Document	Document Category	Business Process	Comment	Attachments		
				File Name	Alternative Text	Upload Date
Leave of Absence Checklist.docx	Leave of Absence	Absence Request: Kathryn Hendrix (On Leave) (132799)	LOA Checklist	Leave of Absence Checklist.docx		09/10/2019 11:23:39 AM

Reviewed Documents  
Standard Documents

Document	Effective Date	Document Link	Signature Type	Signed By	Signature Date	Signature Statement
New Jersey - Gender Equality Notice	02/06/2014	New Jersey - Gender Equality Notice	Acknowledgment			I acknowledge that BB&T has made the New Jersey Gender Equality Notice available to me for review.
2014 BB&T EXCELLENCE Associate Handbook	03/22/2014	2014 BB&T EXCELLENCE Associate Handbook	Acknowledgment	Kathryn Hendrix (On Leave) (132799)	03/25/2014 11:41:00 AM	EXCELLENCE ASSOCIATE HANDBOOK ACKNOWLEDGMENT  I ACKNOWLEDGE THAT THE 2014 EXCELLENCE ASSOCIATE HANDBOOK ("HANDBOOK") IS AVAILABLE TO ME THROUGH THE BB&T INTRANET SITE, INSITE, AND THAT INFORMATION ABOUT BB&T BENEFITS IS AVAILABLE THROUGH THE BB&T BENEFITS WEBSITE AT BBTBENEFITS.COM. I UNDERSTAND THAT I AM RESPONSIBLE FOR READING AND ABIDING BY THE POLICIES AND PROCEDURES CONTAINED IN THE HANDBOOK.  I UNDERSTAND AND ACKNOWLEDGE THAT MY EMPLOYMENT WITH BB&T IS AT-WILL EMPLOYMENT, WHICH MEANS THAT MY EMPLOYMENT MAY BE TERMINATED AT ANY TIME WITH OR WITHOUT NOTICE BY BB&T AND THAT I MAY TERMINATE MY EMPLOYMENT WITH BB&T AT ANY TIME. NOTHING IN THIS HANDBOOK ALTERS THE AT-WILL NATURE OF MY EMPLOYMENT WITH BB&T. FURTHER, I UNDERSTAND AND ACKNOWLEDGE THAT NO ONE EXCEPT THE CHAIRMAN AND CHIEF EXECUTIVE OFFICER OR

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Document	Effective Date	Document Link	Signature Type	Signed By	Signature Date	Signature Statement
2014 Community Bank Incentive Plan Review	05/01/2014	2014 Community Bank Incentive Plan Review	Acknowledgment			<p>HIS DESIGNEE IS AUTHORIZED TO ALTER THE AT-WILL NATURE OF THE EMPLOYMENT OF ANY ASSOCIATE AT BB&amp;T, AND THAT ANY SUCH ALTERATION MUST BE IN WRITING, SIGNED BY THE CHAIRMAN AND CHIEF EXECUTIVE OFFICER OR HIS DESIGNEE, AND CLEARLY STATE THAT THE PURPOSE OF THE WRITING IS TO ALTER THE AT-WILL EMPLOYMENT RELATIONSHIP.</p> <p>THE POLICIES AND/OR PROCEDURES IN THE HANDBOOK ARE OFFERED BY BB&amp;T AS GUIDELINES. I UNDERSTAND AND ACKNOWLEDGE THAT BB&amp;T RESERVES THE ABSOLUTE DISCRETION TO DEVIATE FROM THE POLICIES AND/OR PROCEDURES SET FORTH HEREIN AND TO ALTER, AMEND, DELETE, OR REVISE THE POLICIES AND/OR PROCEDURES SET FORTH HEREIN AS IT DEEMS APPROPRIATE AND IN THE BEST INTERESTS OF BB&amp;T.</p> <p>I acknowledge that the 2014 Community Bank Incentive Plan is available through the BB&amp;T intranet site, Insite, and that information about the CB Incentive Plan has been communicated to me by email. I understand that I am responsible for reading and understanding my CB Incentive plan.</p> <p>I understand and acknowledge that BB&amp;T Executive Management, in conjunction with the Community Bank Administration Group, reserves the right and absolute discretion to amend, alter, delete, or revise the incentive plans, in whole or in part, set forth herein as it deems necessary up to the date of the</p>

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Document	Effective Date	Document Link	Signature Type	Signed By	Signature Date	Signature Statement
2015 EXCELLENCE Associate Handbook	01/06/2015	2015 EXCELLENCE Associate Handbook	Acknowledgment	Kathryn Hendrix (On Leave) (132799)	01/14/2015 03:39:57 PM	<p>incentive payout. Access to my plan and any updates or changes is available for me to review at any time.</p> <p>Regulatory Notice - All variable payments (incentives, bonuses, and commissions) are subject to change based on Federal or other regulatory agency policies and regulations and/or can be increased or reduced at the sole discretion of BB&amp;T based on risk outcomes, to the extent permitted by applicable law.</p> <p>EXCELLENCE ASSOCIATE HANDBOOK ACKNOWLEDGMENT</p> <p>I ACKNOWLEDGE THAT THE 2015 EXCELLENCE ASSOCIATE HANDBOOK ("HANDBOOK") IS AVAILABLE TO ME THROUGH THE BB&amp;T INTRANET SITE, INSITE, AND THAT INFORMATION ABOUT BB&amp;T BENEFITS IS AVAILABLE THROUGH THE BB&amp;T BENEFITS WEBSITE AT BBTBENEFITS.COM. I UNDERSTAND THAT I AM RESPONSIBLE FOR READING AND ABIDING BY THE POLICIES AND PROCEDURES CONTAINED IN THE HANDBOOK.</p> <p>I UNDERSTAND AND ACKNOWLEDGE THAT MY EMPLOYMENT WITH BB&amp;T IS AT-WILL EMPLOYMENT, WHICH MEANS, UNLESS OTHERWISE STIPULATED IN AN EXECUTED EMPLOYMENT AGREEMENT THAT MY EMPLOYMENT MAY BE TERMINATED AT ANY TIME WITH OR WITHOUT NOTICE BY BB&amp;T AND THAT I MAY TERMINATE MY EMPLOYMENT WITH BB&amp;T AT ANY TIME. NOTHING IN THIS HANDBOOK ALTERS THE AT-WILL NATURE OF MY EMPLOYMENT WITH BB&amp;T. FURTHER, I UNDERSTAND AND</p>

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Document	Effective Date	Document Link	Signature Type	Signed By	Signature Date	Signature Statement
						<p>ACKNOWLEDGE THAT NO ONE EXCEPT THE CHAIRMAN AND CHIEF EXECUTIVE OFFICER OR HIS DESIGNEE IS AUTHORIZED TO ALTER THE AT-WILL NATURE OF THE EMPLOYMENT OF ANY ASSOCIATE AT BB&amp;T, AND THAT ANY SUCH ALTERATION MUST BE IN WRITING, SIGNED BY THE CHAIRMAN AND CHIEF EXECUTIVE OFFICER OR HIS DESIGNEE, AND CLEARLY STATE THAT THE PURPOSE OF THE WRITING IS TO ALTER THE AT-WILL EMPLOYMENT RELATIONSHIP.</p> <p>THE POLICIES AND/OR PROCEDURES IN THE HANDBOOK ARE OFFERED BY BB&amp;T AS GUIDELINES. I UNDERSTAND AND ACKNOWLEDGE THAT BB&amp;T RESERVES THE ABSOLUTE DISCRETION TO DEVIATE FROM THE POLICIES AND/OR PROCEDURES SET FORTH HEREIN AND TO ALTER, AMEND, DELETE, OR REVISE THE POLICIES AND/OR PROCEDURES SET FORTH HEREIN AS IT DEEMS APPROPRIATE AND IN THE BEST INTERESTS OF BB&amp;T.</p>
BB&T Code of Ethics for Associates	03/23/2015	BB&T Code of Ethics	Acknowledgment	Kathryn Hendrix (On Leave) (132799)	03/24/2015 10:33:41 AM	<p>I certify that I have read the BB&amp;T Code of Ethics and I agree to abide by the provisions of the Code as a part of my employment obligations owed to BB&amp;T.</p>
2017 EXCELLENCE Associate Handbook	12/29/2015	2016 EXCELLENCE Associate Handbook	Acknowledgment	Kathryn Hendrix (On Leave) (132799)	01/14/2016 02:13:10 PM	<p>I further certify that I have read the BB&amp;T Policies on Non-Discrimination and Harassment and I agree to abide by the provisions of such policies as a part of my employment obligations owed to BB&amp;T.</p> <p>2016 EXCELLENCE ASSOCIATE HANDBOOK ACKNOWLEDGMENT</p> <p>I ACKNOWLEDGE THAT THE 2016</p>

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Document	Effective Date	Document Link	Signature Type	Signed By	Signature Date	Signature Statement
						<p>EXCELLENCE ASSOCIATE HANDBOOK ("HANDBOOK") IS AVAILABLE TO ME THROUGH THE BB&amp;T INTRANET SITE, INSITE, AND THAT INFORMATION ABOUT BB&amp;T BENEFITS IS AVAILABLE THROUGH THE BB&amp;T BENEFITS WEBSITE AT BBTBENEFITS.COM. I UNDERSTAND THAT I AM RESPONSIBLE FOR READING AND ABIDING BY THE POLICIES AND PROCEDURES CONTAINED IN THE HANDBOOK.</p> <p>I UNDERSTAND AND ACKNOWLEDGE THAT MY EMPLOYMENT WITH BB&amp;T IS AT-WILL EMPLOYMENT, WHICH MEANS, UNLESS OTHERWISE STIPULATED IN AN EXECUTED EMPLOYMENT AGREEMENT THAT MY EMPLOYMENT MAY BE TERMINATED AT ANY TIME WITH OR WITHOUT NOTICE BY BB&amp;T AND THAT I MAY TERMINATE MY EMPLOYMENT WITH BB&amp;T AT ANY TIME. NOTHING IN THIS HANDBOOK ALTERS THE AT-WILL NATURE OF MY EMPLOYMENT WITH BB&amp;T. FURTHER, I UNDERSTAND AND ACKNOWLEDGE THAT NO ONE EXCEPT THE CHAIRMAN AND CHIEF EXECUTIVE OFFICER OR HIS DESIGNEE IS AUTHORIZED TO ALTER THE AT-WILL NATURE OF THE EMPLOYMENT OF ANY ASSOCIATE AT BB&amp;T, AND THAT ANY SUCH ALTERATION MUST BE IN WRITING, SIGNED BY THE CHAIRMAN AND CHIEF EXECUTIVE OFFICER OR HIS DESIGNEE, AND CLEARLY STATE THAT THE PURPOSE OF THE WRITING IS TO ALTER THE AT-WILL EMPLOYMENT RELATIONSHIP.</p> <p>THE POLICIES AND/OR</p>

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Document	Effective Date	Document Link	Signature Type	Signed By	Signature Date	Signature Statement
BB&T Code of Ethics for Associates	12/29/2015	BB&T Code of Ethics for Associates	Acknowledgment	Kathryn Hendrix (On Leave) (132799)	01/14/2016 02:13:01 PM	<p>PROCEDURES IN THE HANDBOOK ARE OFFERED BY BB&amp;T AS GUIDELINES. I UNDERSTAND AND ACKNOWLEDGE THAT BB&amp;T RESERVES THE ABSOLUTE DISCRETION TO DEVIATE FROM THE POLICIES AND/OR PROCEDURES SET FORTH HEREIN AND TO ALTER, AMEND, DELETE, OR REVISE THE POLICIES AND/OR PROCEDURES SET FORTH HEREIN AS IT DEEMS APPROPRIATE AND IN THE BEST INTERESTS OF BB&amp;T, TO THE EXTENT PERMITTED BY LAW.</p> <p>I certify that I have read the BB&amp;T Code of Ethics for Associates and I agree to abide by the provisions of the Code as a part of my employment obligations owed to BB&amp;T.</p> <p>I further certify that I have read the BB&amp;T Policy on Harassment and I agree to abide by the provisions of such policies as a part of my employment obligations owed to BB&amp;T.</p>
2017 EXCELLENCE Associate Handbook	01/10/2017	2017 EXCELLENCE Associate Handbook	Acknowledgment	Kathryn Hendrix (On Leave) (132799)	02/16/2017 10:46:15 AM	<p>2017 EXCELLENCE ASSOCIATE HANDBOOK ACKNOWLEDGMENT</p> <p>I ACKNOWLEDGE THAT THE 2017 EXCELLENCE ASSOCIATE HANDBOOK ("HANDBOOK") AND INFORMATION ABOUT BB&amp;T'S BENEFITS ARE AVAILABLE THROUGH THE BB&amp;T BENEFITS WEBSITE AT BBTBENEFITS.COM. I UNDERSTAND THAT I AM RESPONSIBLE FOR READING AND ABIDING BY THE POLICIES AND PROCEDURES CONTAINED IN THE HANDBOOK.</p> <p>I UNDERSTAND AND ACKNOWLEDGE THAT MY EMPLOYMENT WITH BB&amp;T IS AT-WILL EMPLOYMENT, WHICH</p>

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Document	Effective Date	Document Link	Signature Type	Signed By	Signature Date	Signature Statement
						<p>MEANS, UNLESS OTHERWISE STIPULATED IN AN EXECUTED EMPLOYMENT AGREEMENT THAT MY EMPLOYMENT MAY BE TERMINATED AT ANY TIME WITH OR WITHOUT NOTICE BY BB&amp;T AND THAT I MAY TERMINATE MY EMPLOYMENT WITH BB&amp;T AT ANY TIME. NOTHING IN THIS HANDBOOK ALTERS THE AT-WILL NATURE OF MY EMPLOYMENT WITH BB&amp;T. FURTHER, I UNDERSTAND AND ACKNOWLEDGE THAT NO ONE EXCEPT THE CHAIRMAN AND CHIEF EXECUTIVE OFFICER OR HIS DESIGNEE IS AUTHORIZED TO ALTER THE AT-WILL NATURE OF THE EMPLOYMENT OF ANY ASSOCIATE AT BB&amp;T, AND THAT ANY SUCH ALTERATION MUST BE IN WRITING, SIGNED BY THE CHAIRMAN AND CHIEF EXECUTIVE OFFICER OR HIS DESIGNEE, AND CLEARLY STATE THAT THE PURPOSE OF THE WRITING IS TO ALTER THE AT-WILL EMPLOYMENT RELATIONSHIP.</p> <p>THE POLICIES AND/OR PROCEDURES IN THE HANDBOOK ARE OFFERED BY BB&amp;T AS GUIDELINES. I UNDERSTAND AND ACKNOWLEDGE THAT BB&amp;T RESERVES THE ABSOLUTE DISCRETION TO DEVIATE FROM THE POLICIES AND/OR PROCEDURES SET FORTH HEREIN AND TO ALTER, AMEND, DELETE, OR REVISE THE POLICIES AND/OR PROCEDURES SET FORTH HEREIN AS IT DEEMS APPROPRIATE AND IN THE BEST INTERESTS OF BB&amp;T, TO THE EXTENT PERMITTED BY LAW.</p> <p>Code of Ethics Certification</p>
BB&T Code of Ethics for Associates	12/22/2016	BB&T Code of Ethics for Associates	Acknowledgment	Kathryn Hendrix (On	02/16/2017 10:48:25 AM	

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Document	Effective Date	Document Link	Signature Type	Signed By	Signature Date	Signature Statement
2018 EXCELLENCE Associate Handbook	12/26/2017	2018 EXCELLENCE Associate Handbook	Acknowledgment	Kathryn Hendrix (On Leave) (132799)	02/09/2018 10:38:11 AM	<p>I certify that I have read the BB&amp;T Code of Ethics for Associates and I agree to abide by the provisions of the Code as a part of my employment obligations owed to BB&amp;T Corporation.</p> <p>I further certify that I have read the BB&amp;T Policy on Harassment and I agree to abide by the provisions of such policies as a part of my employment obligations owed to BB&amp;T Corporation.</p> <p>2018 EXCELLENCE ASSOCIATE HANDBOOK ACKNOWLEDGMENT</p> <p>I ACKNOWLEDGE THAT THE 2018 EXCELLENCE ASSOCIATE HANDBOOK ("HANDBOOK") AND INFORMATION ABOUT BB&amp;T'S BENEFITS ARE AVAILABLE THROUGH THE BB&amp;T BENEFITS WEBSITE AT BBTBENEFITS.COM. I UNDERSTAND THAT I AM RESPONSIBLE FOR READING AND ABIDING BY THE POLICIES AND PROCEDURES CONTAINED IN THE HANDBOOK.</p> <p>I UNDERSTAND AND ACKNOWLEDGE THAT MY EMPLOYMENT WITH BB&amp;T IS AT-WILL EMPLOYMENT, WHICH MEANS, UNLESS OTHERWISE STIPULATED IN AN EXECUTED EMPLOYMENT AGREEMENT THAT MY EMPLOYMENT MAY BE TERMINATED AT ANY TIME WITH OR WITHOUT NOTICE BY BB&amp;T AND THAT I MAY TERMINATE MY EMPLOYMENT WITH BB&amp;T AT ANY TIME. NOTHING IN THIS HANDBOOK ALTERS THE AT-WILL NATURE OF MY EMPLOYMENT WITH BB&amp;T. FURTHER, I UNDERSTAND AND ACKNOWLEDGE THAT NO ONE EXCEPT THE CHAIRMAN AND CHIEF EXECUTIVE OFFICER OR</p>

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Document	Effective Date	Document Link	Signature Type	Signed By	Signature Date	Signature Statement
						<p>HIS DESIGNEE IS AUTHORIZED TO ALTER THE AT-WILL NATURE OF THE EMPLOYMENT OF ANY ASSOCIATE AT BB&amp;T, AND THAT ANY SUCH ALTERATION MUST BE IN WRITING, SIGNED BY THE CHAIRMAN AND CHIEF EXECUTIVE OFFICER OR HIS DESIGNEE, AND CLEARLY STATE THAT THE PURPOSE OF THE WRITING IS TO ALTER THE AT-WILL EMPLOYMENT RELATIONSHIP.</p> <p>THE POLICIES AND/OR PROCEDURES IN THE HANDBOOK ARE OFFERED BY BB&amp;T AS GUIDELINES. I UNDERSTAND AND ACKNOWLEDGE THAT BB&amp;T RESERVES THE ABSOLUTE DISCRETION TO DEVIATE FROM THE POLICIES AND/OR PROCEDURES SET FORTH HEREIN AND TO ALTER, AMEND, DELETE, OR REVISE THE POLICIES AND/OR PROCEDURES SET FORTH HEREIN AS IT DEEMS APPROPRIATE AND IN THE BEST INTERESTS OF BB&amp;T, TO THE EXTENT PERMITTED BY LAW.</p>
BB&T Code of Ethics for Associates	12/22/2016	BB&T Code of Ethics for Associates	Acknowledgment	Kathryn Hendrix (On Leave) (132799)	01/31/2018 02:47:21 PM	<p>Code of Ethics Certification</p> <p>I certify that I have read the BB&amp;T Code of Ethics for Associates and I agree to abide by the provisions of the Code as a part of my employment obligations owed to BB&amp;T Corporation.</p>
BB&T Harassment & Discrimination Policy	12/21/2017	BB&T Harassment & Discrimination Policy	Acknowledgment	Kathryn Hendrix (On Leave) (132799)	01/31/2018 02:47:21 PM	<p>BB&amp;T Harassment &amp; Discrimination Policy Acknowledgement</p> <p>I certify that I have read the BB&amp;T Harassment &amp; Discrimination Policy and I agree to abide by the provisions of such policies as a part of my employment obligations owed to BB&amp;T Corporation.</p>
2019 EXCELLENCE Associate Handbook	01/04/2019	2019 EXCELLENCE Associate Handbook	Acknowledgment	Kathryn Hendrix (On	02/01/2019 03:25:39 PM	2019 EXCELLENCE ASSOCIATE HANDBOOK ACKNOWLEDGMENT

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Hendrix (On Leave) (132799)

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Document	Effective Date	Document Link	Signature Type	Signed By	Signature Date	Signature Statement
				Leave) (132799)		<p>I ACKNOWLEDGE THAT THE 2019 EXCELLENCE ASSOCIATE HANDBOOK ("HANDBOOK") AND INFORMATION ABOUT BB&amp;T'S BENEFITS ARE AVAILABLE THROUGH THE BB&amp;T BENEFITS WEBSITE AT BBTBENEFITS.COM. I UNDERSTAND THAT I AM RESPONSIBLE FOR READING AND ABIDING BY THE POLICIES AND PROCEDURES CONTAINED IN THE HANDBOOK.</p> <p>I UNDERSTAND AND ACKNOWLEDGE THAT MY EMPLOYMENT WITH BB&amp;T IS AT-WILL EMPLOYMENT, WHICH MEANS, UNLESS OTHERWISE STIPULATED IN AN EXECUTED EMPLOYMENT AGREEMENT THAT MY EMPLOYMENT MAY BE TERMINATED AT ANY TIME WITH OR WITHOUT NOTICE BY BB&amp;T AND THAT I MAY TERMINATE MY EMPLOYMENT WITH BB&amp;T AT ANY TIME. NOTHING IN THIS HANDBOOK ALTERS THE AT-WILL NATURE OF MY EMPLOYMENT WITH BB&amp;T. FURTHER, I UNDERSTAND AND ACKNOWLEDGE THAT NO ONE EXCEPT THE CHAIRMAN AND CHIEF EXECUTIVE OFFICER OR HIS DESIGNEE IS AUTHORIZED TO ALTER THE AT-WILL NATURE OF THE EMPLOYMENT OF ANY ASSOCIATE AT BB&amp;T, AND THAT ANY SUCH ALTERATION MUST BE IN WRITING, SIGNED BY THE CHAIRMAN AND CHIEF EXECUTIVE OFFICER OR HIS DESIGNEE, AND CLEARLY STATE THAT THE PURPOSE OF THE WRITING IS TO ALTER THE AT-WILL EMPLOYMENT RELATIONSHIP.</p> <p>THE POLICIES AND/OR</p>

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Hendrix (On Leave) (132799)

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Document	Effective Date	Document Link	Signature Type	Signed By	Signature Date	Signature Statement
BB&T Harassment & Discrimination Policy	12/21/2018	BB&T Harassment & Discrimination Policy	Acknowledgment	Kathryn Hendrix (On Leave) (132799)	02/01/2019 02:49:19 PM	<p>PROCEDURES IN THE HANDBOOK ARE OFFERED BY BB&amp;T AS GUIDELINES. I UNDERSTAND AND ACKNOWLEDGE THAT BB&amp;T RESERVES THE ABSOLUTE DISCRETION TO DEVIATE FROM THE POLICIES AND/OR PROCEDURES SET FORTH HEREIN AND TO ALTER, AMEND, DELETE, OR REVISE THE POLICIES AND/OR PROCEDURES SET FORTH HEREIN AS IT DEEMS APPROPRIATE AND IN THE BEST INTERESTS OF BB&amp;T, TO THE EXTENT PERMITTED BY LAW.</p> <p>BB&amp;T Harassment &amp; Discrimination Policy Acknowledgement I certify that I have read the BB&amp;T Harassment &amp; Discrimination Policy and I agree to abide by the provisions of such policies as a part of my employment obligations owed to BB&amp;T Corporation.</p>
BB&T Code of Ethics for Associates	12/21/2018	BB&T Code of Ethics for Associates	Acknowledgment	Kathryn Hendrix (On Leave) (132799)	02/01/2019 02:49:19 PM	<p>Code of Ethics Certification I certify that I have read the BB&amp;T Code of Ethics for Associates and I agree to abide by the provisions of the Code as a part of my employment obligations owed to BB&amp;T Corporation.</p>

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<b>CHARGE OF DISCRIMINATION</b> This form is affected by the Privacy Act of 1974. See enclosed Privacy Act Statement and other information before completing this form.		Charge Presented To: _____ Agency(ies) Charge No(s): _____ <input type="checkbox"/> FEPA <input checked="" type="checkbox"/> EEOC <b>420-2020-00672</b>	
and EEOC			
State or Local Agency, if any			
Name (Indicate Mr., Ms., Mx.) <b>Ms. Kathryn Hendrix</b>		Home Phone (incl. Area Code) _____	Date of Birth _____
Street Address City, State and ZIP Code <b>Devon Drive, Birmingham, AL 35209</b>			
Named Is the Employer, Labor Organization, Employment Agency, Apprenticeship Committee, or State or Local Government Agency That I Believe Discriminated Against Me or Others. (If more than two are named, list under PARTICULARS below.)			
Name <b>CRC Insurance Services, Inc.</b>		No. Employees, Members <b>&gt;50</b>	Phone No. (incl. Area Code) <b>2058707790</b>
Street Address City, State and ZIP Code <b>1 Metroplex Drive, Suite 400, Birmingham, AL 35209</b>			
Name <b>BB&amp;T Corporation</b>		No. Employees, Members _____	Phone No. (incl. Area Code) _____
Street Address City, State and ZIP Code <b>1 Metroplex Drive, Suite 400, Birmingham, AL 35209</b>			
DISCRIMINATION BASED ON (Check appropriate boxes) <input type="checkbox"/> RACE <input type="checkbox"/> COLOR <input checked="" type="checkbox"/> SEX <input type="checkbox"/> RELIGION <input type="checkbox"/> NATIONAL ORIGIN <input checked="" type="checkbox"/> RETALIATION <input type="checkbox"/> AGE <input type="checkbox"/> DISABILITY <input type="checkbox"/> GENETIC INFORMATION <input checked="" type="checkbox"/> OTHER (Specify) <b>Equal Pay</b>			DATE(S) DISCRIMINATION TOOK PLACE Earliest <b>2014</b> Latest <b>11/22/2019</b> <input type="checkbox"/> CONTINUING ACTION
THE PARTICULARS ARE (If additional paper is needed, attach extra sheet(s)) <p>I began working for CRC in 2006. In 2014 I transferred to the sales division making it clear I had plans to move up the ranks and become a successful broker. The broker division in Birmingham is comprised of mostly men in the "broker" positions. Women are usually given the title of account executive - more of an administrative type position.</p> <p>I noticed differential treatment between the males and females. This included communication, work assignments, career growth, promotion opportunities, and I suspect pay. Beginning as early as August 2017 I confronted my boss Corey Daugherty about CRC not hiring any female brokers in at least 12 years and continually being treated as Clay Segrest's secretary instead of peer. I questioned why BB&amp;T was allowing this to happen and Clay responded they had other things to worry about. Corey claimed he would speak to his supervisor Rusty Hughes and get the paperwork going. The following November, three months later, I was given the "title" of inside broker but was not treated like the male brokers at that level. I asked repeatedly to be placed on an e-mail listserv that the males used to communicate leads. In late 2017 or early 2018, I was finally added. Immediately, instruction came down the line that the listserv should no longer be used and instead should be replaced with the listserv that included all support staff. In response, the male brokers created a group chat they used to communicate to continue to cut me out. One broker told me he was trying to send e-mails to everyone because he believes in equality.</p> <p>Even with the title of inside broker, the male brokers still assigned me disproportionate amounts of administrative work. The management assigned me to a cubical instead of an office. The cubical included all the tech equipment for the office leaving me not even a full work space. Meanwhile, management arbitrarily assigned offices to male brokers, including those who were not employed at our office but worked remotely. (Continue to Page 2)</p>			
I want this charge filed with both the EEOC and the State or local Agency, if any. I will advise the agencies if I change my address or phone number and I will cooperate fully with them in the processing of my charge in accordance with their procedures.		NOTARY - When necessary for State or Local Agency Requirements	
I declare under penalty of perjury that the above is true and correct. <b>12/3/19</b> <i>Kathryn Hendrix</i> Date Charging Party Signature		I swear or affirm that I have read the above charge and that it is true to the best of my knowledge, information and belief. SIGNATURE OF COMPLAINANT _____ SUBSCRIBED AND SWORN TO BEFORE ME THIS DATE of: _____ (month, day, year)	



EEOC Form 6-5 (11/02)

<p align="center"><b>CHARGE OF DISCRIMINATION</b></p> <p>This form is affected by the Privacy Act of 1974. See enclosed Privacy Act Statement and other information before completing this form.</p>	<p>Charge Presented To: _____ Agency(ies) Charge No(s): _____</p> <p><input type="checkbox"/> FEPA  <input checked="" type="checkbox"/> EEOC <b>420-2020-00672</b></p>
and EEOC	
State or local Agency, if any	
<p>THE PARTICULARS ARE (If additional paper is needed, attach extra sheet(s)):</p> <p>I was (and still am) excluded from the website which contains portraits, titles, and profiles of male brokers. This website also portrays some male broker's at positions higher than they hold.</p> <p>These are all containing actions.</p> <p>My attempts to obtain leadership roles outside of the office were met with underhanded and degrading remarks. Male brokers referred to a women's leadership networking event as "that thing" instead of its title and denied me the opportunity to speak about the even in marketing meetings.</p> <p>Bonuses are paid on an arbitrary basis - I believe this results in women being paid less than men.</p> <p>I have been told of at least two opportunities (2016 and 2018) where higher level brokers have "asked" for me to be moved into their team as associate broker which would have given me the opportunity to move up, build a book of business, and achieve substantially higher earnings. These offers were never made to me. Instead, management, on my behalf, denied the offer stating they had "plans" for me and provided the opportunities to males. I was repeatedly denied the tools provided to male employees at CRC.</p> <p>Through several mergers and acquisitions, BB&amp;T Corporation has come to control the HR functions at CRC. In the Birmingham office, BB&amp;T has not set up a structure to clearly indicate the process for filing complaints. I went straight to the CEO of CRC, Ron Helveston, on June 28, 2019 with my concerns. Mr. Helveston during that meeting told me if he talked to the "guys" I could no longer work in the professional department at the Birmingham location. He seemed to not take my complaint seriously when he realized it was discriminatory treatment and not physical touching I was complaining about. After complaining about the discriminatory treatment to Helveston, I returned to work for approximately five weeks - interacting with him at least four time - and he never followed up with me or mentioned any investigation or action CRC planned to take.</p> <p>Mr. Helveston's refusal to act, the continued differential treatment, and the realization that I had been denied so many opportunities exacerbated my medically diagnosed anxiety and depression. I took necessary medical leave and contacted BB&amp;T HR/Benefits with my complaint. When BB&amp;T did not contact me about investigating or making any efforts to correct the discrimination, I through my attorney, sent another letter to BB&amp;T. BB&amp;T stated there was no discrimination, but BB&amp;T did not contact me further regarding my concerns, did not investigate my complaints through me, and has not changed any behavior or activity at CRC Birmingham.</p> <p>Given CRC and BB&amp;Ts refusal to address my complaints, and Mr. Helveston's statement that I could no longer work in the Birmingham office if I made a complaint, returning to CRC Birmingham would cause irreparable and intolerable harm to my physical and mental health. Remaining on unpaid medical leave would harm my mental health and financial stability. BB&amp;T and CRC has forced me to resign on November 22, 2019.</p>	
<p>I want this charge filed with both the EEOC and the State or local Agency, if any. I will advise the agencies if I change my address or phone number and I will cooperate fully with them in the processing of my charge in accordance with their procedures.</p>	<p>NOTARY - When necessary for State or Local Agency Requirements</p>
<p>I declare under penalty of perjury that the above is true and correct.</p>	<p>I swear or affirm that I have read the above charge and that it is true to the best of my knowledge, information and belief.</p>
<p><b>12/3/19</b> _____  Date Charging Party Signature</p>	<p>SIGNATURE OF COMPLAINANT</p> <p>SUBSCRIBED AND SWORN TO BEFORE ME THIS DATE  (month, day, year)</p>

CONFIDENTIAL

CRC/Hendrix 000078



## Human Systems

Equal Employment Opportunity Policy

HS 2001.3

### POLICY STATEMENT

BB&T Corporation and its subsidiaries and affiliates (BB&T Corporation) provides equal opportunity in employment to all Associates, Agency Temporaries, Interns, Independent Contractors and Applicants for employment without regard to race, color, religion, national origin or ancestry, age, gender, sexual orientation, gender identity or expression, transgender status, pregnancy or pregnancy-related medical conditions, disability, genetic information, familial status, military and veteran status, bankruptcy, or any other factor prohibited by law.

### BACKGROUND

BB&T Corporation makes employment decisions based on the qualifications and performance ability of an Associate, Agency Temporary, Intern, Independent Contractor or Applicant. BB&T Corporation makes a reasonable effort to accommodate religious preferences when it can be done without creating undue hardship on other Associates or BB&T Corporation.

BB&T Corporation invites all Applicants and Associates who are veterans with a disability, protected veterans, or Associates with disabilities who wish to benefit under the Affirmative Action Program, to identify themselves to management. Information is given voluntarily and is kept confidential. Refusal to provide such information does not subject the Applicant or Associate to any adverse treatment. If an Applicant or Associate self-identifies, BB&T Corporation seeks the advice of the Applicant or Associate regarding placement and appropriate accommodation. BB&T Corporation invites all Associates and prospective Associates to review these two Affirmative Action Programs (veterans and disabled persons) during normal banking hours, with advance notice, by contacting the Corporate Diversity office in Charlotte, NC.

Disabled Associates are encouraged to discuss with their Manager any reasonable accommodations that might make performance of certain job responsibilities either possible or considerably easier. In doing so, Associates are not required to divulge their medical condition. Managers must discuss any requested accommodations with their Regional Associate Relations Manager so that reasonable workplace accommodations for Associates with disabilities can be made that do not create undue hardship on BB&T Corporation.

### STANDARDS

This policy applies to all terms, conditions, and privileges of employment, including but not limited to hiring, introductory period, training, orientation, placement and Associate development, promotion, transfer, compensation, benefits, educational assistance, layoff and recall, social and recreational programs, Associate facilities, termination, and retirement.

Internal

*The information in this document is the property of BB&T and is intended for the use of BB&T associates and authorized representatives. Any disclosure, copying, distribution, or use by others of the information contained herein is strictly prohibited.*

Approval Date: June 19, 2018

Operational Governance

Replaces: HS 2001.2

Effective Date: June 21, 2018

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February 1, 2017

CONFIDENTIAL

CRC/Hendrix 000093



# BB&T

## Human Systems

### Equal Employment Opportunity Policy

HS 2001.3

BB&T Corporation maintains a written Affirmative Action Program to achieve prompt and full utilization of people of color, the disabled, protected or disabled veterans, and women at all levels and in all segments of the work force. The results of the program are reviewed annually by the Corporate Diversity Department in Human Systems, and the program is modified as necessary, by the Corporate Diversity Department, to achieve its stated objectives.

The Chief Diversity Officer formulates, implements, coordinates, and monitors all efforts in the areas of equal employment opportunity and affirmative action. The Chief Diversity Officer's duties, as it relates to this policy, include:

- Assisting the Business Unit (BU) management in collecting and analyzing employment data;
- Developing policy statements, Affirmative Action Programs, if required, and recruitment techniques designed to comply with the equal employment policies of BB&T Corporation;
- Complying with various statutory record keeping and notice requirements of employment-related statutes and regulations;
- Preparing, if required by state or federal law, an annual review and summary of BB&T Corporation's Affirmative Action Programs and submitting the results achieved under these programs to the Chief Executive Officer;
- Serving as liaison between BB&T Corporation and government agencies, organizations representing people of color and women, and other community groups; and
- Keeping BB&T Corporation and Human Systems management informed of equal employment opportunity developments.

Any communication from an Applicant for employment, an Associate, Agency Temporary, Intern, Independent Contractor, a government agency, or an attorney concerning any equal employment opportunity matter must be referred to the appropriate Group or Regional Associate Relations Manager. The Associate Relations Directory can be found on Human Systems Express > Resources > Associate Relations Directory.

While overall authority for implementing this policy is assigned to the Associate Relations Manager, an effective equal employment opportunity program requires the support of management and Associates at all levels.

For information about Labor Law Poster Requirements, please refer to the [Human Systems Forms & Documents](#) page.

### **Reporting Policy Violations**

BB&T Corporation thoroughly, promptly, and fairly investigates all claims of Discrimination. To the greatest degree possible, confidentiality is maintained throughout the investigation process. Associates who feel they are the victims of Discrimination must report this to their Manager, the BU Manager, the Group/Regional Associate Relations Manager, the Associate Relations Manager, or to BB&T's third

#### Internal

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February 1, 2017

# BB&T

## Human Systems

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Equal Employment Opportunity Policy

HS 2001.3

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party vendor, EthicsPoint (external communication to BB&T Ethic's Hotline 1.800.432.1911 or [www.bbt.ethicspoint.com](http://www.bbt.ethicspoint.com)), where the reporter may remain anonymous if desired. Violating this policy, including failure to report, is grounds for disciplinary action, which may include termination of employment. An Associate who Retaliates against an individual who has reported a violation may be subject to discipline, up to and including termination of employment.

### MONITORING & REPORTING

All Managers must monitor the expectations and requirements set forth in this policy.

### EXCEPTIONS

No exceptions to this policy are permitted except as required by law.

### COMPLIANCE, OWNERSHIP, & MAINTENANCE

This policy applies to all Associates. The Human Systems (HS) Division owns this policy. The Legal Department provides consultation, monitors, and assesses the policy's compliance with federal laws and advises on applicable state laws and regulations, as requested. Review and maintenance of this policy occurs at least every twenty-four (24) months. Advice and interpretation of this policy is available by contacting the appropriate Regional Associate Relations Manager.

### REFERENCES

This policy is self-contained and has no corresponding procedures.

HS 2002 Employment Process Policy

HS 2009 Temporary Services Policy

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#### Internal

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Approval Date: June 19, 2018  
Effective Date: June 21, 2018

Operational Governance  
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Replaces: HS 2001.2  
February 1, 2017

# BB&T

## Human Systems

Equal Employment Opportunity Policy

HS 2001.3

### APPENDIX

#### DEFINITIONS

**Affirmative Action Program** – The official document that analyzes the workforce in terms of people of color and female representation (and veterans or associates with disabilities where applicable), identifies areas of concern, and sets goals to correct any areas of underutilization.

**Agency Temporary** – An individual performing a temporary assignment for BB&T Corporation and who is paid by an outside temporary agency.

**Applicant** – An individual who expresses interest in employment with BB&T Corporation for a specific job opening, meets the minimum qualifications for that specific opening, has an electronic application on file, and remains engaged throughout the entire process.

**Associate** – Refer to HS 1000 Commonly Used Words for definition.

**Discrimination** – The practice of unfairly treating a person or group of people differently from other people or groups of people based on protected status.

**EthicsPoint** – BB&T's third party vendor Incident Management System that tracks all Code of Ethics violations, and other work place conduct issues (including an internal tracking option should the issue be reported internally to Associate Relations, and two external reporting options that allows an associate to report anonymously).

**Independent Contractor** – An individual who provides services to BB&T Corporation but is not an associate, agent or agency temporary of BB&T Corporation.

**Intern** – Student working towards the completion of an industry-appropriate four-year college degree or advanced degree at an accredited college or university. Interns are classified as BB&T Temporary Associates during the duration of their internship and are not guaranteed employment following their internship.

**Retaliation** – For purposes of this policy, to take adverse action against an associate who has complained or participated in the investigation of discrimination.

#### ROLES & RESPONSIBILITIES

**Associate Relations Manager** – Provides a second level of review of investigations in the event an associate is not satisfied with the findings of the investigation.

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# BB&T

## Human Systems

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Equal Employment Opportunity Policy

HS 2001.3

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**Business Unit (BU) Manager** – A manager with overall responsibility for a BU, such as Division Manager or Regional President.

**Chief Diversity Officer** – Oversees and maintains BB&T Corporation's Equal Employment Opportunity (EEO) and Affirmative Action Plans.

**Group/Regional Associate Relations Managers** – Investigate claims of discrimination and addresses questions pertaining to this policy.

**Human Systems (HS) Division** – Responsible for the review and maintenance of the policy and provides consultation related to the policy standards.

**Legal Department** – Provides consultation, monitors, and assesses the policy's compliance with federal laws and advises on applicable state laws and regulations, as requested.

**Manager** – An individual who has direct reports and who makes certain all subordinate associates adhere to the policy and associated standards.

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### Internal

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Approval Date: June 19, 2018

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Effective Date: June 21, 2018

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February 1, 2017

**Corey Daugherty (AL)**

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**From:** Clay Segrest (AL)  
**Sent:** Tuesday, October 15, 2019 11:12 AM  
**To:** Corey Daugherty (AL)  
**Subject:** FW:  
**Attachments:** FW: SE PLUS Steering committee; FW: SE PLUS Charlotte Steering Committee September 27-29th; FW: PLUS Southeast Chapter Steering Committee -- *CONTACTED NAME RECALLED*

- In the summer of 2017, I nominated Kathryn Hendrix for the PLUS Southeast Chapter Steering committee.
- I was leaving the committee after serving for 3-years as our CRC Birmingham representative. I nominated Kathryn to take my vacant seat on that board and she was approved by the committee and she accepted the position.
- In September, 2017 I accompanied Kathryn to the annual meeting in Charlotte to introduce her to the other PLUS Southeast Chapter Committee members and make sure there was a smooth transition from me to her.
- The PLUS Southeast Chapter Steering committee is made up of leading Attorneys, Brokers, Underwriters in the Professional Liability industry.
- Kathryn had the opportunity to serve on this committee for multiple terms, but decided to leave the committee after 1-year of serving.

Clay Segrest, MBA | CRC

Professional Liability

Direct | [REDACTED] 414.2435

Mobile | 205.266.4767

[REDACTED]

[REDACTED]

CRC | Placing You First

**Corey Daugherty (AL)**

---

**From:** Clay Segrest (AL)  
**Sent:** Tuesday, October 15, 2019 10:51 AM  
**To:** Clay Segrest (AL)  
**Subject:** FW: PLUS Southeast Chapter Steering Committee -- [REDACTED]

Clay Segrest, MBA | CRC  
Professional Liability  
Direct | [REDACTED]  
Mobile | [REDACTED]

[CRCIns.com](http://CRCIns.com)

CRC | Placing You First

NAME & CONTACT  
REDACTED

**From:** Clay Segrest (AL) <Csegrest@crcins.com>  
**Sent:** Thursday, September 20, 2018 7:01 PM  
**To:** B'ham Professional [REDACTED]  
**Subject:** PLUS Southeast Chapter Steering Committee -- [REDACTED]

Hey folks,

I'm happy to announce that [REDACTED] has been nominated for the PLUS Southeast Chapter Steering Committee and she has accepted the position! Thank you Amber for taking on this role and representing CRC Birmingham!

As you all may know, Kathryn Hendrix currently holds this seat and she will be rolling off at the end of her term this year. Kathryn has done a great job on the committee and we would like to thank her for representing us. Although her term ends in October, she will still be involved with the Women's Leadership event in the first quarter of 2019 – more details to come. Thanks Kathryn!

You may recall that several years ago our close partners at LMV nominated us for a position on this PLUS committee, and we are honored and proud to have retained this seat within our department. Our exposure and involvement with PLUS Southeast has helped us strengthen relationships with carriers, attorneys, and retail partners in the industry.

Our continued involvement will be more impactful if we take this on as a team effort. So, please know that Amber may reach out to a few others in our department to participate in an event down the road.

Thanks again Amber!

Clay Segrest  
CRC Insurance Services, Inc. | Professional Liability  
[REDACTED]  
Direct Phone: [REDACTED]  
Cell: (205) [REDACTED]  
[REDACTED]



**Corey Daugherty (AL)**

---

**From:** Corey Daugherty (AL)  
**Sent:** Friday, July 13, 2018 2:18 PM  
**To:** Kathryn Hendrix (AL)  
**Subject:** Denver Meeting

Kat,

Just wanted to check in as a follow up to the meeting in Denver. I feel like it was a great trip and a lot of valuable information was shared. The information we received from a market perspective will be key to effectively marketing and placing business the 2<sup>nd</sup> half of this year. My goal between now and Thanksgiving is to be on the road as often as possible and I want you to know you have my full support to do the same. You have been able to establish relationships with our existing trading partners and when we reviewed the retail split earlier in the year there were several we identified that we felt could create additional opportunities for you. As this market cycle continues to shift retail brokers will be needing and looking for wholesale relationships. As seen in Denver, we all have a ton of intellectual capital behind us and should all be using it to our advantage. We as a department are positioned extremely well with the carriers we need to take the business. At this point we all just need to go get it!

Hope you guys are having a good time out there and have a safe trip home!

See you Monday.

Corey E. Daugherty  
CRC Insurance Services, Inc. | Professional Liability Broker  
P: (603) 233-1111  
E: cdaugherty@crcins.com  
Team Members: (b) (6)

**Ali, Ferhana**

---

**From:** Petty, Stefani  
**Sent:** Friday, September 06, 2019 9:16 AM  
**To:** (b) (7)(C) 1 line redacted  
**Subject:** RE: Letter to Benefits Administration [-Internal-]

CONTACT INFORMATION  
REDACTED

Data Classification: [-Internal-]

Following up again to see how I can assist with the concerns that you have raised in your letter provided to Benefits Administration on September 2. Thank you.

**Stefani Petty**  
VP Regional Associate Relations Manager  
BB&T | Human Systems Division  
200 West Second St.  
Winston Salem, NC 27101  
Tel: 336-755-2528  
Email: [stpetty@bbandt.com](mailto:stpetty@bbandt.com)

---

**From:** Petty, Stefani  
**Sent:** Tuesday, September 03, 2019 6:22 PM  
**To:** (b) (7)(C) 1 line redacted  
**Subject:** Letter to Benefits Administration [-Internal-]  
**Importance:** High

Data Classification: [-Internal-]

Hi Kathryn,

I am the Associate Relations Manager for CRC. I have been contacted by our Benefits group advising of your letter. I am now in receipt of your letter and want to set up a time for us to discuss concerns that you have raised within the letter. I will have time tomorrow at 10:00 or 10:30 EST, if that works for your schedule. Please let me know.

Also, I believe Benefits contacted you today to discuss your leave status. You will either need to extend your leave, if medically necessary, by having your physician submit updated paperwork or you will need to submit a release to return to work and return. We will not be able to provide severance as this is not an elimination of position.

I look forward to discussing further with you tomorrow. Thank you.

**Stefani Petty**  
VP Regional Associate Relations Manager  
BB&T | Human Systems Division  
200 West Second St.  
Winston Salem, NC 27101  
Tel: 336-755-2528  
Email: [stpetty@bbandt.com](mailto:stpetty@bbandt.com)

Kathryn Hendrix  
[REDACTED] Devon Drive  
Birmingham, AL 35209

November 22, 2019

BB&T  
ATTN: Stefani Petty  
VP Regional Associate Relations Mgr  
Human Systems Division  
220 West Second Street  
Winston Salem, NC 27101

Sent via e-mail to [sbpetty@bbandt.com](mailto:sbpetty@bbandt.com)

Dear Ms. Petty,

I have complained multiple times about gender discriminatory treatment at the CRC Birmingham office resulting in a loss of career opportunity for me. The companies' failure to resolve the issue has made the work environment intolerable. Mr. Helveston's response to my first complaint solidified that CRC would do nothing to correct the actions but I wanted to give BB&T a chance to correct the actions of its employees. My two letters, the last being from my attorney, did not yield any results. No one has contacted me or my attorney concerning any investigation, no new policies have been implemented, and the conduct continues. I continue to lose career opportunities and income. As strong as I have tried to be in that position, I must now admit I cannot endure the discrimination anymore. Without investigation, I received a letter stating simply that no discrimination occurred. This letter affirms that BB&T is choosing to turn a blind eye to the occurrences in the Birmingham office – letting it remain a haven for gender bias.

Because I could no longer force myself to live with the discrimination at CRC, I have been on medical leave since my first report to HR. The environment at CRC left unchanged will do irreparable harm to my mental and physical health. I cannot stay on indefinite unpaid medical leave. Additionally, I understand I am under a legal duty to mitigate my damages to the best of my ability. Placing me between the proverbial rock and hard place, BB&T has left me with no option other than to resign my position and find subsequent employment.

I have included with this letter a courtesy copy of the EEOC charge I am filing in the next week.

With regret,

Kathryn Hendrix

encls



EEOC Form 181 (11/16)

## U.S. EQUAL EMPLOYMENT OPPORTUNITY COMMISSION

## DISMISSAL AND NOTICE OF RIGHTS

To: **Kathryn Hendrix**  
**Devon Drive**  
**Birmingham, AL 35209**

From: **Birmingham District Office**  
**Ridge Park Place**  
**1130 22nd Street South**  
**Birmingham, AL 35205**



On behalf of person(s) aggrieved whose identity is  
**CONFIDENTIAL (29 CFR §1601.7(a))**

EEOC Charge No.

EEOC Representative

Telephone No.

**420-2020-00674**

**IRAN CRUZ,**  
**Investigator**

**(205) 651-7029**

## THE EEOC IS CLOSING ITS FILE ON THIS CHARGE FOR THE FOLLOWING REASON:



The facts alleged in the charge fail to state a claim under any of the statutes enforced by the EEOC.



Your allegations did not involve a disability as defined by the Americans With Disabilities Act.



The Respondent employs less than the required number of employees or is not otherwise covered by the statutes.



Your charge was not timely filed with EEOC; in other words, you waited too long after the date(s) of the alleged discrimination to file your charge



The EEOC issues the following determination: Based upon its investigation, the EEOC is unable to conclude that the information obtained establishes violations of the statutes. This does not certify that the respondent is in compliance with the statutes. No finding is made as to any other issues that might be construed as having been raised by this charge.



The EEOC has adopted the findings of the state or local fair employment practices agency that investigated this charge.



Other (briefly state)

## - NOTICE OF SUIT RIGHTS -

(See the additional information attached to this form.)

**Title VII, the Americans with Disabilities Act, the Genetic Information Nondiscrimination Act, or the Age Discrimination in Employment Act:** This will be the only notice of dismissal and of your right to sue that we will send you. You may file a lawsuit against the respondent(s) under federal law based on this charge in federal or state court. Your lawsuit must be filed **WITHIN 90 DAYS** of your receipt of this notice; or your right to sue based on this charge will be lost. (The time limit for filing suit based on a claim under state law may be different.)

**Equal Pay Act (EPA):** EPA suits must be filed in federal or state court within 2 years (3 years for willful violations) of the alleged EPA underpayment. This means that **backpay due for any violations that occurred more than 2 years (3 years) before you file suit may not be collectible.**

On behalf of the Commission

for

**James E. Love Sr**

Digitally signed by James E. Love Sr  
 DN: cn=James E. Love Sr, o=EEOC, ou=EEOC,  
 email=james.love@eEOC.gov, c=US  
 Date: 2020.11.20 06:43:26 -0500

**NOV 24 2020**

Enclosures(s)

**BRADLEY A. ANDERSON,**  
**District Director**

(Date Mailed)

cc: **BB&T CORPORATION**  
**c/o Ferhana Ali**  
**Associate EEO Regulatory Risk Manager**  
**2200 Wilson Boulevard**  
**Arlington, VA 22201**

**PALMER LEGAL SERVICES**  
**c/o Leslie Palmer**  
**PO Box 35**  
**Kimberly, AL 35091**

CONFIDENTIAL

CRC/Hendrix 000186

8/8/2019

Gmail - RE: Kathryn Hendrix (132799) Pay Information While on Leave of Absence [-Restricted-]



Kathryn Hendrix <[REDACTED]hendrix@gmail.com>

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**RE: Kathryn Hendrix (132799) Pay Information While on Leave of Absence [-Restricted-]**

---

Kelley, Kristina <KMKelley@bbandt.com>

Tue, Sep 3, 2019 at 8:48 AM

To: "[REDACTED]hendrix@gmail.com" <[REDACTED]hendrix@gmail.com>

Data Classification: [-Restricted-]

Good morning Kathryn,

Thank you for reaching out. I wanted to let you know that I have forwarded your letter to your Regional Associate Relations Manager, Stefani Petty, for review. Stefani is the HR contact for your area who will be working with you to address your concerns regarding your work environment.

In the meantime, since you have been out on a medical leave of absence and were expected to return to work today, we do need updated documentation regarding your medical status. This can be either a note from your doctor indicating your leave needs to be extended through xx/xx/2019. Or if your physician is ready to release you to return to work they can complete the attached return to work certification. In your letter you have requested severance, however severance is not typically requested and paid in this manner. Any questions you may have regarding the severance process can also be directed to Stefani. She can be reached via phone at (336)733-2328 or via email at SBPetty@BBandT.com

Please let me know if I can provide any additional assistance.

**Kristina Kelley**

BB&T | HS Benefits Specialist II

200 West Second St., 10<sup>th</sup> Floor

Winston-Salem, NC 27101

Tel: 336-733-2163

Mailcode: 001-16-10-10

Email: [kmkelley@bbandt.com](mailto:kmkelley@bbandt.com)

<https://mail.google.com/mail/u/0/?ik=58890e5a5a&view=pt&search=all&permmsgid=msg-f%3A1643662269773776337&siml=msg-f%3A1643662269773776337>

1/2  
Hendrix 000245

9/8/2019

Gmail - Letter to Benefits Administration [-Internal-]



Kathryn Hendrix <[REDACTED]hendrix@gmail.com>

---

**Letter to Benefits Administration [-Internal-]**

---

Petty, Stefani <SBPetty@bbandt.com>

Tue, Sep 3, 2019 at 5:21 PM

To: "[REDACTED]hendrix@gmail.com" <[REDACTED]hendrix@gmail.com>

Data Classification: [-Internal-]

Hi Kathryn,

I am the Associate Relations Manager for CRC. I have been contacted by our Benefits group advising of your letter. I am now in receipt of your letter and want to set up a time for us to discuss concerns that you have raised within the letter. I will have time tomorrow at 10:00 or 10:30 EST, if that works for your schedule. Please let me know.

Also, I believe Benefits contacted you today to discuss your leave status. You will either need to extend your leave, if medically necessary, by having your physician submit updated paperwork or you will need to submit a release to return to work and return. We will not be able to provide severance as this is not an elimination of position.

I look forward to discussing further with you tomorrow. Thank you.

**Stefani Petty**  
VP Regional Associate Relations Manager  
BB&T | Human Systems Division  
200 West Second St.  
Winston Salem, NC 27101  
Tel: 336-733-2328  
Email: sbpetty@bbandt.com

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Hendrix 000247

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**Kathryn Hendrix**

██████ Devon Drive  
Birmingham, Alabama  
(205) ██████  
██████ [hendrix@gmail.com](mailto:hendrix@gmail.com)

September 2, 2019

0000

**Employee Benefits Administration**

BB&T Corporation  
200 West Second Street  
P.O. Box 1215  
Winston-Salem, NC 27102

BB&T Benefits Administration,

I am writing this letter to request severance. I have been out on doctor-advised leave for a medical condition that was triggered by the men in the Birmingham office treating me differently and not allowing me to do the job I was told five years ago that I would be allowed to do. I was excluded from broker communication ("brokers" iChat message group, composed only of men), provided inadequate workspace, and denied opportunities for advancement and professional development without my knowledge.

After dedicating five years of my life to this department, it has finally become clear to me that the CRC Birmingham Professional Liability Department is not a place for me. It is not the place for women who want to achieve higher things in their careers.

Sincerely,

Kathryn Hendrix





# POLICIES & PROCEDURES

*choices that lead us to our peak.*

CONFIDENTIAL

CRCHendrix 000298

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## INTRODUCTION

In keeping with our mission and values, BB&T has developed policies and procedures that are designed to create an efficient, productive, and just workplace.

This section of your EXCELLENCE Associate Handbook will provide you with an overview of some of the policies and procedures that impact BB&T associates. Specific provisions of these policies are set forth in the full policy documents, which are available on Policy Point. Such policies should generally be seen as granted privileges rather than ensured entitlements. These policies apply to BB&T Corporation and its subsidiaries and affiliates (BB&T), unless an exception is approved by the Human Systems Division. If you need an explanation of a specific policy or procedure, please contact your manager or your Regional Associate Relations Manager.

This handbook is not a contract of employment. The policies and procedures set forth in this handbook are offered by BB&T as guidelines only. BB&T reserves absolute discretion to deviate from the policies and/or procedures set forth herein and to alter, amend, delete, or revise the policies and/or procedures set forth herein as it deems appropriate and in the best interests of BB&T.

### Annual Certification Requirements

Study the following policy statements carefully, for you will be asked to certify each year that you have read them, understand them, and will abide by them as a condition of employment.

## ASSOCIATE CONDUCT

The relationship between the client and financial services provider is one of mutual trust and respect. A client judges a company by the people who work there, the reception received, and the manner in which all transactions, large or small, are handled. The client expects accuracy, efficiency, and personalized service and assumes that each BB&T associate has a high degree of integrity.

## THE BASICS

- Treat everyone in a fair and honest manner.
- All associates are subject to an initial introductory period on the job of at least three months. At the end of three months, you will have a review with your supervisor to evaluate your job performance and ensure that you are performing the tasks you were hired to perform.
- You are given a performance-based salary review at least once a year.
- Occasionally, individuals violate policies and ignore the standards of conduct to the extent that action must be taken for the benefit of all concerned. When action is taken, notes outlining the action are made a part of the associate's record.
- If a problem or complaint arises, associates are encouraged to notify the appropriate supervisor. In most cases, the supervisor, along with their direct manager, can solve the problem. If the matter cannot be properly handled within your department or financial center, you may discuss the situation with your Regional Associate Relations Manager.
- Most associates are required to maintain a daily record of hours worked. Managers will approve the associates' attendance records.
- You are needed and expected to be at work!

## BB&T CODE OF ETHICS FOR ASSOCIATES

Our commitment to excellence is grounded in the BB&T Code of Ethics for Associates (the Code). BB&T was built on its strong values and high ethical standards. Our continued success depends upon each associate's pledge to uphold the Code.

You are expected to adhere to ethical standards deemed appropriate of associates in the financial services industry. Abiding by the Code is a condition of employment. Further, once employed by BB&T, annual re-certification of the Code is required. You can access the Code by clicking "Ethics @ BB&T" in the Quick Links section on the *InSite* homepage.

Within 90 days from the date of your employment (90 days from the date of conversion for merged associates), you will need to fully familiarize yourself with the Code. After reviewing the Code, access the Learning Center via *InSite* and complete the online course for the Code. If you do not have access to BB&T's *InSite*, you should use the Code, the tutorial questions, and your manager to confirm your understanding.

If you have questions regarding the content of the Code, please discuss the issue with your manager.

## PERSONAL RESPONSIBILITY

BB&T takes the steps necessary to properly screen new associates and communicate to current associates its expectations around ethical behavior as well as legal and regulatory compliance. If you ever feel that you have discovered or observed behavior that violates any of the principles set forth in the BB&T Code of Ethics for Associates, any subsidiary code of ethics or conduct, corporate policy, or law or regulation, you should advise your manager immediately. If for any reason you are concerned about such direct reporting, and have concerns about a legal or accounting issue, you may follow the guidelines listed on [BBT.com](http://BBT.com) (*About BB&T > Investor Relations > Corporate Governance > Accounting, Securities, and Legal Violations Policy*). Other concerns regarding unethical behavior may be reported using any of the methods listed in the BB&T Code of Ethics for Associates. Any method of properly reporting such concerns will afford you protection from any retaliatory response (often known as "whistleblower protection").

## EXCELLENCE IN THE WORKPLACE

It takes all the skills, best efforts, and teamwork of all associates to maintain the high standards demanded of us by our clients. We know that you welcome the opportunity to contribute to the growth and development of your company, just as we welcome the opportunity to develop employment policies that benefit associates. The following are a few key points you need to know as an associate of BB&T:

- We have always had a tradition of providing excellent service to our clients. This is the cornerstone of our growth and success.
- You are BB&T and you create our clients' first impressions of BB&T, either in a professional or casual setting.
- Know your company! Become familiar with all the services and departments at BB&T.
- You are "The Best of the Best!"

## COURTESY AND COOPERATION

We uphold the highest expectations for our associates to be courteous and cooperative with clients of BB&T, as well as with co-workers and associates. We expect you to treat others with respect.

The outstanding reputation enjoyed by BB&T and its officers and associates has evolved over a long period of time as a result of practicing ethical, competitive principles. Serving BB&T's customers in a positive and friendly manner will result in a more effective and lasting customer relationship than will a relationship based upon unjust criticism of our competition.

Unethical competitive practices, including inappropriate derogatory remarks about a competitor, are not in keeping with BB&T's high standards and should be avoided at all times.

## BB&T CORPORATION NON-DISCRIMINATION POLICY

BB&T is committed to meeting the banking needs of the communities we serve and to our policy not to discriminate (treat more or less favorably) against any borrower or credit applicant on the basis of race, color, ethnicity, religion, national origin, sex, sexual orientation, gender identity, military status, handicap or disability, marital or familial status, age (provided the applicant has the capacity to enter into a binding contract), that all or part of the applicant's income is derived from a public assistance program, or that the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act.

It is BB&T's policy not to discriminate on the basis of the current or prospective location of a consumer's

residence or a business location within our community assessment areas.

The equal and fair treatment of all credit applicants and existing borrowers in all aspects of a credit transaction, without regard to any of the prohibited characteristics listed above, is an integral part of BB&T's fundamental mission to help our clients achieve financial security and economic success. Denying or limiting any segment of our market areas' population equal access to basic economic opportunities, such as home ownership or credit, is morally wrong and contrary to BB&T's core values.

BB&T will affirmatively solicit credit applications from all segments of its delineated communities and provide ongoing outreach activities to assure minority consumers and business owners that credit is available on a fair and equitable basis. Such policies and practices will also include the requirement for assistance to be consistently provided to applicants in how to best qualify for suitable credit products appropriate for their individual financial situation and to ensure that all persons inquiring about credit are provided equivalent information and encouragement.

BB&T personnel will comply with all fair lending laws and regulations, including the Equal Credit Opportunity Act, the Home Mortgage Disclosure Act, the Fair Credit Reporting Act, the Fair Housing Act, the Americans with Disabilities Act, and the Community Reinvestment Act. Where local laws and regulations impose a higher standard than those set in this policy, the standards under local law or regulation must be followed. This policy applies to all lending lines of business and subsidiaries of BB&T, each of which is responsible for policies, process, and procedures to ensure compliance with this policy and BB&T's Principles for Fair and Responsible Lending.

## PERSONAL APPEARANCE POLICY

BB&T Corporation requires each associate's dress, grooming, and personal hygiene be appropriate to the work environment as defined in the HS 8002 Personal Appearance of Associates Policy.

### Dress Code for Client-Facing Positions

Associates must present a professional image to clients, prospective clients, and the public at all times during work hours and at BB&T events.

All associates in client-facing positions must dress in business attire during work hours and at work-related events. Associates in client-facing positions may wear non-business attire when explicitly permitted by the associates' managers. Situations in which a manager may grant an exception include regulatory accommodations, special clean up days, moving days, off site meetings, planning sessions, or team building sessions.

Regional Presidents and Business Unit Managers may permit "business casual days" on Fridays for client-facing associates. In such cases, associates must dress in "business casual" attire as outlined in the Dress Code for Non-Client Facing Associates section.

### Acceptable Business Attire\*

Associates in a Business Unit must dress in business attire following the criteria defined below:

Blazers/Sport coats	Dress skirts
Blouses	Dress pants with a jacket, blazer or sports coat (**see note for non-officers)
Dresses	Hose (optional)
Dress boots	Ties (required for men)
Dress shirts	Socks (required for men)
Dress shoes: Open or close-toed flats, mid or high heels, lace-up leather dress shoes, slip on-leather dress shoes	Men's suits
	Women's suits with matching or coordinating skirts or pants
	Sweaters (women only)
	Turtlenecks (women only)

*\*In line with the Personal Appearance of Associates Policy and regulations concerning gender identity and expression, associates must wear clothes appropriate for the gender with which they identify.*

*\*\*Dress pants are acceptable for non-officers when worn with a professional blouse, turtleneck, or sweater for women, or with a dress shirt and tie for men.*

As determined by the Business Unit Manager, associates in some positions are required to wear uniforms.



### Dress Code for Non-Client Facing Position Associates

Business Unit Managers must decide if non-client facing associates in their areas are permitted to dress in "business casual" attire.

#### Acceptable Business Casual Attire

If a Business Unit allows associates to dress in business casual attire, they must follow the business casual criteria defined below:

Band collar shirts	Socks (required for men)
Blazers/Sport coats	Suits
Blouses	Sweaters
Casual pants: Non-denim casual pants, khakis, linen, cotton, corduroy, wool	Turtlenecks
Dresses	Shoes:
Dress shirts	Bucks, dress flats, open or closed toed heels, open or closed toed dress slides, open or closed toed dress sling backs, dress boots, lace-up leather dress shoes, leather deck shoes, loafers
Dress pants	
Knit/polo style shirts	
Ties (optional)	
Skirts (non-denim)	

#### Unacceptable Attire

Associates must not wear any of the following items to work:

Beachwear	Low-cut apparel (front or back)
Bike pants	Lycra
Excessive or offensive adornment (jewelry, tattoos, etc.)	Midriff sweaters or tops
Capri pants	Sheer or see-through garments
Cargo pants	Shirts with large logos or sayings
Clothing with stains, rips, tears	Shorts
Shoes:	
*Athletic/tennis shoes, bare feet, canvas deck shoes, croc-like rubber shoes, flip-Flops, casual/hiking boots, dress or casual sandals, slides/mules without a defined heel, casual thong-type sandals	

Cropped pants or cutoff pants	Spaghetti straps/strapless
Denim*	Spandex
Halter tops	Sweat pants
Hats	Sweatshirts
*Jeans (any color)	Tank tops
Leather pants or skirts	Tube tops
Leggings	Work-out or Warm up suits

*\*Considering the nature of the work environment and the position, a Business Unit Manager can approve associates in non-client-facing positions to wear untattered jeans, denim, and athletic/tennis shoes.*

Associates may be required to meet special dress standards for safety purposes.

### BB&T Corporation Headquarters Building Associates

Client-facing associates who work in BB&T Corporation's headquarters building (200 West Second Street in downtown Winston-Salem, N.C.) are required to dress in business attire.

Business Unit Managers determine if associates in non-client-facing positions in their areas are permitted to dress in "business casual" attire. Business Unit Managers must determine whether various positions within the same Business Unit require different attire standards. Jeans, denim, and athletic/tennis shoes are not permitted to be worn at Corporate Headquarters.

### Other Attire Requirements

Business attire is always an option for any associate. Associates are always permitted to dress in business attire.

Associates must take care that their hair is clean, combed, and neatly trimmed or arranged. Unkempt hair is not permissible regardless of length. Associates must keep facial hair neatly trimmed.

Associates who do not meet the standards in the Personal Appearance of Associates Policy must take corrective action, which may require leaving the premises. Non-exempt associates are not compensated for any work time missed because of failure to comply with the Personal Appearance of Associates Policy. Violations of the Personal Appearance of Associates

Policy result in disciplinary action determined by the associate's manager.

## CLIENT SERVICE CULTURE

BB&T prides itself in having offered high-quality client service for more than 145 years. We recognize our clients and their relationships with us have created the very foundation of our success. Our continued success is dependent upon "re-earning" each client's loyalty and trust daily.

BB&T is a client-driven organization. We have a passion for consistently providing our clients with better value through innovation and increased productivity. Our pillars of client service include being reliable, responsive, empathetic, and competent. It is our goal to meet or exceed our clients' reasonable expectations with every interaction. We always strive to treat our clients as individuals.

Given the facts of reality and our ability to reason, we are capable of achieving both success and happiness. This reflects BB&T's positive attitude and supports our mission to rise above the competition by delivering superior client services. We must commit to one of our key corporate objectives – execute on the Perfect Client Experience – with every client interaction. Creating client service that is different from and more valuable than what our competitors offer begins with you. Your values, attitude, passion, loyalty, and commitment to helping our clients achieve economic success and financial security is the difference!

Thank you for delivering the "Perfect Client Experience" to every client...every day!

## EMPLOYMENT POLICIES

### EMPLOYMENT RELATIONSHIP

Associates are employed at the will of BB&T. Consequently, associates may terminate their employment at any time and for any reason, and BB&T may terminate an associate at any time, for any reason, with or without cause or notice\*. Only a member of Executive Management has the authority to change the at-will status of an associate. Exceptions to at-will

status must be in writing and include appropriate signatures. Supervisory or management personnel have no authority to make any representations to associates or applicants concerning the terms or conditions of employment with BB&T which are not consistent with at-will status.

BB&T retains the right to establish, change, and delete policies, practices, and rules at will and as it sees fit.

*\*Exclusion to at-will employment applies to those associates who have a separate, written employment contract.*

### EQUAL OPPORTUNITY AND AFFIRMATIVE ACTION

BB&T takes pride in being a company that is known for its honesty, integrity, and fairness. BB&T's commitment to fairness is demonstrated by our practice of first considering associates within the company for all promotions.

We strive to create a work environment that encourages free, open, and direct communication between each associate and management. Associates' suggestions, concerns, problems, or questions are always welcome. It is BB&T's goal to provide prompt, courteous, and, where necessary, confidential attention and response to associate inquiries and concerns.

#### Reasonable Accommodations

BB&T will make reasonable accommodations in matters of disability and religious observances when the accommodation does not pose an undue hardship on the organization. Decisions about accommodations will be based on the specific facts of each request. Disabled associates are encouraged to only identify their status as disabled to their manager and to discuss any reasonable accommodation that might make performance of certain job responsibilities either possible or considerably easier. Managers should discuss all requested reasonable accommodations with their Regional Associate Relations Manager.

#### Nursing Mothers

Mothers expressing milk are entitled to a private area free from intrusion and shielded from view whenever they have a need to express milk. A bathroom, even if private, is not a permissible location. Consistent



with BB&T's policy concerning rest breaks, breaks to express milk will be treated as hours worked if the time away from work does not exceed 20 minutes. In the event the break an associate takes to express milk is more than 20 minutes, the time away from work in excess of 20 minutes will not be counted as part of the associate's worked hours.

Wellness rooms are being added to many existing buildings to help accommodate this need. To identify buildings where formal wellness rooms are located, managers should contact the Enterprise Support Services department or their Regional Associate Relations Manager. If a formal wellness room is not available in the nursing mother's location, the manager of the associate needs to identify an area that meets the base requirements (free from intrusion and shielded from view) so the associate can express milk when needed. For designated wellness rooms, managers should assist associates with scheduling an available space either via the public folders in Outlook for multiuse rooms, or by placing a blank monthly calendar next to the wellness room for handwritten scheduling.

#### *Equal Opportunity*

BB&T is committed to equal opportunity for all associates and applicants. BB&T will not discriminate against applicants or associates on the basis of race, color, religion, national origin or ancestry, age, sex (including gender, sexual orientation, gender identity or expression, transgender status, and pregnancy or pregnancy-related medical conditions), physical or mental disability, genetic information, familial status, military and veteran status, bankruptcy, or any other factor prohibited by law in terms or conditions of employment including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation, or training. Employment decisions are made based on an individual's skills, knowledge, abilities, and job performance. To ensure a discrimination free workplace where all individuals are valued, BB&T will not limit itself to the requirements of the law but will proactively cultivate an inclusive work environment that values diversity in all aspects.

#### *Affirmative Action*

BB&T is an affirmative action employer and strives to make certain that women, people of color, the disabled and protected or disabled veterans are fairly represented at all levels within the organization. All applicants and associates are invited to voluntarily and confidentially identify their gender, race, ethnicity, and status as a veteran or individual with a disability. Not disclosing this information will not subject the applicant or associate to any adverse treatment.

BB&T Corporation maintains a written Affirmative Action Program to achieve prompt and full utilization of people of color, the disabled, protected or disabled veterans, and women at all levels and in all segments of the work force. The results of the program are reviewed annually by the Corporate Diversity Department in Human Systems, and the program is modified as necessary, by the Corporate Diversity Department, to achieve its stated objectives.

## **BB&T POLICY ON HARASSMENT AND DISCRIMINATION**

BB&T is committed to maintaining a work environment that is free from discrimination and harassment where associates at all levels are able to devote their full attention and best efforts to the job. Harassment and discrimination (protected by law or otherwise), either intentional or unintentional, has no place in the work environment. Accordingly, BB&T will not tolerate any form of harassment or discrimination (protected by law or otherwise) based on protected status by any associate, which would make the reasonable person experiencing such harassment or discrimination (associate, client, or vendor) uncomfortable, or which could interfere with the person's job performance.

#### **Sexual Harassment**

Sexual harassment includes, but is not limited to:

- Physical assaults or physical conduct that is sexual in nature, e.g., patting, pinching, or brushing against another's body in a way that is unwelcome.
- Unwelcome sexual advances or comments, e.g., sexual propositions; sexual innuendo; sexually suggestive comments; sexually-oriented "kidding,"



"teasing," or "practical jokes;" jokes about gender-specific traits; or foul or obscene language or gestures.

- Requests for sex or sexual activities, regardless of whether they are accompanied by promises or threats concerning an individual's employment or advancement.
- Sexual displays or publications such as calendars, cartoons, or graffiti or other printed or visual material that is sexually suggestive or visually revealing, foul, or obscene.
- Other verbal or physical conduct of a sexual nature, which has the purpose or effect of explicitly or implicitly interfering with an individual's employment, unreasonably interfering with an individual's work performance, or creating an intimidating, hostile, or offensive work environment.

BB&T regards such conduct as a violation of this policy, regardless of whether submission to such conduct is made either explicitly or implicitly a term or condition of employment. Further, retaliating against an individual for complaining of sexual harassment is a violation of policy.

### **Other Types of Harassment and Discrimination**

In addition to prohibiting sexual harassment, BB&T prohibits harassment and discrimination based on race, color, religion, national origin or ancestry, age, sex (including gender, sexual orientation, gender identity or expression, transgender status, and pregnancy or pregnancy-related medical conditions), physical or mental disability, genetic information, familial status, military and veteran status, bankruptcy, or any other factor prohibited by law. Harassment and discrimination includes any unwelcome conduct, behavior, or action, whether verbal, written, or physical, that is based on an individual's protected status and which interferes with the individual's ability to perform the job or creates a hostile work environment. Examples of harassment or discrimination based on protected status include jokes which refer to the protected status, the display or use of objects or pictures which adversely reflect on the protected status, or the use of language which is offensive due to the protected status.

Additionally, a hostile work environment may be created where there is severe, pervasive, or intimidating conduct ("bullying") that interferes with a reasonable individual's ability to perform their job, even when not based on protected status. The behavior can be verbal, nonverbal, or physical and includes electronic conduct.

### **Reporting Incidences of Harassment and Discrimination**

BB&T cannot resolve matters that are not brought to its attention. If you believe that you have been harassed or discriminated against, you should:

- Remain calm and professional.
- Let the individual know right away that their behavior is unwelcome. Be direct and candid with the person.
- When reporting the harassment or discrimination, be prepared to tell all of the facts surrounding the incident: who, what, when, where, and how.

Any associate, regardless of position, who has a complaint of, or who witnesses, harassment or discrimination at work by anyone, including supervisors or managers, associates, or even non-associates (vendors or clients), has a responsibility to immediately bring the matter to BB&T's attention. Such a report or complaint should be made to the associate's supervisor or to the department manager, the Regional Associate Relations Manager, or the Corporate Associate Relations Manager.

### **Investigations**

BB&T will thoroughly, promptly, and fairly investigate all claims of harassment or discrimination. BB&T will meet with the complaining associate to discuss the results of the investigation and, where appropriate, review the proposed resolution of the matter. If an investigation confirms that harassment or discrimination has occurred, corrective actions will be taken, including such discipline up to and including immediate termination of employment, as is appropriate. Claims of assault or the threat of assault, if proven, will result in dismissal.

Investigations and complaints will be kept as confidential as possible. Information will be released only on a "need to know" basis and in compliance with applicable laws and regulations. BB&T expressly

prohibits the taking of any retaliatory action against an associate for filing a complaint under this policy or for assisting in a complaint investigation.

### **Commitment to a Productive Work Environment**

If you feel that BB&T has not met its obligations under this policy, you should contact the Corporate Associate Relations Manager, 200 W. Second Street, Winston-Salem, NC 27101-4019.

## **EMPLOYMENT POLICIES**

Our goal at BB&T is to attract and hire the best talent possible in every market in which we serve. Now that you have been through the selection process, your employment illustrates the organization's belief in you and the value that you add toward our goal of creating the best financial institution possible!

Being "The Best of the Best" means that you have a responsibility to manage your career and learn key policies, rules, and guidelines that are required of every associate. Your knowledge of this information and its application in your day-to-day work behavior will help position you to achieve personal success by assuring the organization achieves its strategic goals.

### *Get to Know Your Manager*

Your manager is always your first contact should you have any questions about your employment. Your manager has access to a Human Systems Policy Library in PolicyPoint which details all of Human Systems' policies and procedures. Your manager has the responsibility to work with you in the context of these policies and procedures.

It is important that you take personal responsibility to get to know your manager and develop a positive and productive working relationship with him or her that will enhance your ability to meet the needs of the organization.

### **Introductory Period**

BB&T requires all new associates to be carefully monitored and evaluated for an initial introductory period of at least three months. After satisfactory completion of the introductory period evaluation, associate performance is evaluated on a semi-annual

and annual basis according to the HS 3002 Performance Review Policy.

Managers must carefully observe the performance of each associate in a new position. Where appropriate, concerns with performance and conduct are brought to the associate's attention for correction. Please refer to HS 8008 Disciplinary Policy for more information.

By the end of the first three months during which the associate has been in the new position, managers receive a Workday Inbox task to prepare an evaluation of the associate's job performance, using the electronic 90-day Review. Please refer to HS 3002 Performance Reviews Policy. The manager evaluates basic performance criteria and provides positive and/or constructive comments.

Associates are allowed to continue in their new positions if they are given a satisfactory evaluation by the end of their introductory period in the position. If an associate does not receive a satisfactory evaluation at the end of the initial 90 day period, the manager must discuss with their Regional Associate Relations Manager whether to extend the introductory period to allow the associate to demonstrate their ability to perform the responsibilities of the position at an acceptable level on a sustained basis.

Managers may recommend that a newly hired associate be terminated at any time during the introductory period. A recommendation for termination must be discussed with the Regional Associate Relations Manager. The recommendation must be supported by appropriate documentation such as a summary of performance concerns and actions taken to assist the associate. Action to terminate employment must have the prior approval of the Regional Associate Relations Manager (refer to HS 2011 Termination of Employment Policy).

### **Adaptability**

The financial services industry, although fairly regular in office hours, fluctuates from peak to valley, and as various pressures build and recede accordingly. We all must be adaptable to these circumstances and be able to function under pressure, maintaining our businesslike composure.

 Journaling

November 20, 2018 at 8:43 PM

November'ish 2017

Fuck are you doing.

I tried on Four different occasions to communicate to my boss that the AB on our team was not doing his job. I was.

- I worked too hard during my career and quite frankly paid too much damn money for my college education to be doing someone's secretarial work. The extent of micromanaging is insulting which I am not sure is not purposeful.
- CD and CS decided that a new AE will be needed once I take on the inside broker role. The new AE when strictly work with CS. Upon hearing this I approached CD again and try to be more direct communicating the AB lack of contribution to the team. I told him that I was not sure that I communicated to him very clearly what I meant but I don't think that a new AE is really necessary if all team members were pulling their weight. He did not even acknowledge my thoughts on the situation and assured me things will be better once the new AE comes aboard. I left dumbfounded.
- I spoke with the AE that works on CS accounts and asked her if she knew what CS was working on. She said she had no clue and wondered the same thing. The only communication and contribution ever made to renewals or new business was follow ups to Bond orders. "Great work, retailer. Really appreciate the partnership and you continued support is so vital to our successes. Kat will get you the binder this afternoon."

{swamped and had reached the point that I was 100 percent positive the only work this motherfucker was doing was hitting forward and typing instructions such as " please send attached policy to the retailer. You can get out later this week if you need to." Because whenever a policy is email directly to me I'm always very confused on what I should do with it next... MOTHERFUCKER}

- thought he and I went on into his office at down and asked if he had a minute to chat. If my manager was not going to handle the situation that I was in, I was. I told the AP that I felt like it was good for the two of us to sit down every quarter astray and get back on the same page. I told him that it was about that time and I wanted to go on and chat with him because I could feel my attitude declining and getting a little frustrated and I don't want my work to suffer.
- " absolutely. I can totally understand that and definitely agree. I think that getting on the same page is always a good thing."
- I didn't ask him, so what is it that you're working on. Like today what are you working on? What is taking up your time? The color drained a little bit from his

Hendrix000344



## Equal Opportunity and Affirmative Action

BB&T takes pride in being a company that is known for its honesty, integrity, and fairness. BB&T's commitment to fairness is demonstrated by our practice of first considering associates within the company for all promotions.

We strive to create a work environment that encourages free, open, and direct communication between each associate and management. Associates' suggestions, concerns, problems, or questions are always welcome. It is BB&T's goal to provide prompt, courteous, and, where necessary, confidential attention and response to associate inquiries and concerns.

### Reasonable Accommodations

BB&T will make reasonable accommodations in matters of disability and religious observances when the accommodation does not pose an undue hardship on the organization. Decisions about accommodations will be based on the specific facts of each request. Disabled associates are encouraged to only identify their status as disabled to their manager and to discuss any reasonable accommodation that might make performance of certain job responsibilities either possible or considerably easier. Managers should discuss all requested reasonable accommodations with their Regional Associate Relations Manager.

### *Nursing Mothers*

Mothers expressing milk are entitled to a private area free from intrusion and shielded from view whenever they have a need to express milk. A bathroom, even if private, is not a permissible location. Consistent with BB&T's policy concerning rest breaks, breaks to express milk will be treated as hours worked if the time away from work does not exceed 20 minutes. In the event the break an associate takes to express milk is more than 20 minutes, the time away from work in excess of 20 minutes will not be counted as part of the associate's worked hours.

Wellness rooms are being added to many existing buildings to help accommodate this need. To identify buildings where formal wellness rooms are located, managers should contact the Enterprise Support Services department or their Regional Associate Relations Manager. If a formal wellness room is not available in the nursing mother's location, the manager of the associate needs to identify an area that meets the base requirements (free from intrusion and shielded from view) so the associate can express milk when needed. For designated wellness rooms, managers should assist associates with scheduling an available space either via the public folders in Outlook for multiuse rooms, or by placing a blank monthly calendar next to the wellness room for handwritten scheduling.

### *Equal Opportunity*

BB&T is committed to equal opportunity for all associates and applicants. BB&T will not discriminate against applicants or associates on the basis of race, color, religion, national origin or ancestry, age, sex (including gender, sexual orientation, gender identity or expression, transgender status, and pregnancy or pregnancy-related medical conditions), physical or mental disability, genetic information, familial status, military and veteran status, bankruptcy, or any other factor prohibited by law in terms or conditions of employment including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation, or training. Employment decisions are made based on an individual's skills, knowledge, abilities, and job performance. To ensure a discrimination free workplace where all individuals are valued, BB&T will not limit itself to the requirements of the law but will proactively cultivate an inclusive work environment that values diversity in all aspects.

### *Affirmative Action*

BB&T is an affirmative action employer and strives to make certain that women, minorities, veterans, and individuals with disabilities are fairly represented at all levels within the organization. All applicants and associates are invited to voluntarily and confidentially identify their gender, race, ethnicity, and status as a veteran or individual with a disability. Not disclosing this information will not subject the applicant or associate to any adverse treatment.

All applicants and associates are welcome to review BB&T's Affirmative Action Programs (for veterans and individuals with disabilities) by contacting the Corporate Diversity office via *InSite* > Human Systems > Diversity Central > Contact Us.

## **BB&T Policy on Harassment and Discrimination**

BB&T is committed to maintaining a work environment that is free from discrimination and harassment where associates at all levels are able to devote their full attention and best efforts to the job. Harassment and discrimination (protected by law or otherwise), either intentional or unintentional, has no place in the work environment. Accordingly, BB&T will not tolerate any form of harassment or discrimination (protected by law or otherwise) based on protected status by any associate, which would make the reasonable person experiencing such harassment or discrimination (associate, client, or vendor) uncomfortable, or which could interfere with the person's job performance.

### **Sexual Harassment**

Sexual harassment includes, but is not limited to:

- Physical assaults or physical conduct that is sexual in nature, e.g., patting, pinching, or brushing against another's body in a way that is unwelcome.
- Unwelcome sexual advances or comments, e.g., sexual propositions; sexual innuendo; sexually suggestive comments; sexually-oriented "kidding," "teasing," or "practical jokes;" jokes about gender-specific traits; or foul or obscene language or gestures.
- Requests for sex or sexual activities, regardless of whether they are accompanied by promises or threats concerning an individual's employment or advancement.
- Sexual displays or publications such as calendars, cartoons, or graffiti or other printed or visual material that is sexually suggestive or visually revealing, foul, or obscene.
- Other verbal or physical conduct of a sexual nature, which has the purpose or effect of explicitly or implicitly interfering with an individual's employment, unreasonably interfering with an individual's work performance, or creating an intimidating, hostile, or offensive work environment.

BB&T regards such conduct as a violation of this policy, regardless of whether submission to such conduct is made either explicitly or implicitly a term or condition of employment. Further, retaliating against an individual for complaining of sexual harassment is a violation of policy.

### **Other Types of Harassment and Discrimination**

In addition to prohibiting sexual harassment, BB&T prohibits harassment and discrimination based on race, color, religion, national origin or ancestry, age, sex (including gender, sexual orientation, gender identity or expression, transgender status, and pregnancy or pregnancy-related medical conditions), physical or mental disability, genetic information, familial status, military and veteran status, bankruptcy, or any other factor prohibited by law. Harassment and discrimination includes any unwelcome conduct, behavior, or



action, whether verbal, written, or physical, that is based on an individual's protected status and which interferes with the individual's ability to perform the job or creates a hostile work environment. Examples of harassment or discrimination based on protected status include jokes which refer to the protected status, the display or use of objects or pictures which adversely reflect on the protected status, or the use of language which is offensive due to the protected status.

Additionally, a hostile work environment may be created where there is severe, pervasive, or intimidating conduct ("bullying") that interferes with a reasonable individual's ability to perform his or her job, even when not based on protected status. The behavior can be verbal, nonverbal, or physical and includes electronic conduct.

### **Reporting Incidences of Harassment and Discrimination**

BB&T cannot resolve matters that are not brought to its attention. If you believe that you have been harassed or discriminated against, you should:

- Remain calm and professional.
- Let the individual know right away that his or her behavior is unwelcome. Be direct and candid with the person.
- When reporting the harassment or discrimination, be prepared to tell all of the facts surrounding the incident: who, what, when, where, and how.

Any associate, regardless of position, who has a complaint of, or who witnesses, harassment or discrimination at work by anyone, including supervisors or managers, associates, or even non-associates (vendors or clients), has a responsibility to immediately bring the matter to BB&T's attention. Such a report or complaint should be made to the associate's supervisor or to the department manager, the Regional Associate Relations Manager, or the Corporate Associate Relations Manager.

### **Investigations**

BB&T will thoroughly, promptly, and fairly investigate all claims of harassment or discrimination. BB&T will meet with the complaining associate to discuss the results of the investigation and, where appropriate, review the proposed resolution of the matter. If an investigation confirms that harassment or discrimination based on protected status has occurred, corrective actions will be taken, including such discipline up to and including immediate termination of employment, as is appropriate. Claims of assault or the threat of assault, if proven, will result in dismissal.

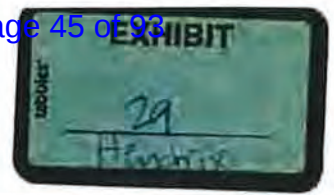
Investigations and complaints will be kept as confidential as possible. Information will be released only on a "need to know" basis and in compliance with applicable laws and regulations. BB&T expressly prohibits the taking of any retaliatory action against an associate for filing a complaint under this policy or for assisting in a complaint investigation.

### **Commitment to a Productive Work Environment**

If you feel that BB&T has not met its obligations under this policy, you should contact the Corporate Associate Relations Manager, 200 W. Second Street, Winston-Salem, NC 27101-4019.

### **Employment Policies**

Our goal at BB&T is to attract and hire the best talent possible in every market in which we serve. Now that you have been through the selection process, your employment illustrates the organization's belief in you



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**From:** "Lauren Lindberg (AL)" <Llindberg@crcins.com>  
**Sent:** 4/4/2018 2:28:58 PM +0000  
**To:** "Corey Daugherty (AL)" <cdaugherty@crcins.com>  
**Subject:** RE: American Empire

Count me in.

Thanks,

Lauren Lindberg  
W | 205.414.2471  
E | [llindberg@crcins.com](mailto:llindberg@crcins.com)

CRC Group | Wholesale & Specialty

**From:** Corey Daugherty (AL)  
**Sent:** Wednesday, April 04, 2018 9:26 AM  
**To:** Alex Gould (AL); Brandon Hays; Cathy Reeves (AL); Christy Smith (AL); Clay Segrest (AL); Corey Daugherty (AL); Corey Woodward (AL); Dave Sloneker (AL); James F. Powell (AL); Kathryn Hendrix (AL); Lauren Lindberg (AL); Lee McClure (AL); Ross Robertson; Rusty Hughes (AL); Scott Trigg (AL); Susan Phillips (AL); Trey Reich (AL); Truitt Taylor (MS); Tyler O'Connor (AL)  
**Subject:** American Empire

I had a call with American Empire this morning and they are wanting to come down and see us. Currently they are targeting May 8<sup>th</sup> as the date and indicated they would like to come in the office for the afternoon with drinks & dinner to follow. I told them I would check availability and get back to them.

Please let me know if you will be around and able to participate. I think they are going to be a key relationship for us as the senior living marketplace continues to firm. David and Brian Sloan would be coming.

Corey E. Daugherty

CRC Insurance Services, Inc. | Professional Liability Broker

P: (888) 857-0956

E: [cdaugherty@crcins.com](mailto:cdaugherty@crcins.com)

Team Members: Clay Segrest, Yvette Talema, Andrea Sutton & Kathryn Hendrix

**From:** "Corey Daugherty (AL)" <cdaugherty@crcins.com>  
**Sent:** 10/12/2018 2:20:41 PM +0000  
**To:** 'Matt DeVenne' <mdevenne@devenneinsurance.com>  
**CC:** "Kathryn Hendrix (AL)" <KHendrix@crcins.com>  
**Subject:** RE: DeVenne



Matt,

Sounds good. I am looking at flight options over the weekend. Will likely plan on being at your office late afternoon to meet and say hello to the team and we can head out for drinks and dinner from there if that works for everyone.

Looking forward to meeting you guys.

Will confirm travel plans early next week.

Corey E. Daugherty

CRC Insurance Services, Inc. | Professional Liability Broker

P: (888) 857-0956

E: [cdaugherty@crcins.com](mailto:cdaugherty@crcins.com)

Team Members: Clay Segrest, Yvette Talsma, Andrea Sutton, Kathryn Hendrix & Tiffany Sanders

---

**From:** Matt DeVenne [mailto:mdevenne@devenneinsurance.com]  
**Sent:** Sunday, October 07, 2018 9:33 PM  
**To:** Corey Daugherty (AL)  
**Cc:** Kathryn Hendrix (AL)  
**Subject:** RE: DeVenne

Corey,

Sounds good. Earlier is better as I have 4 young kids and Dan has 3. We look forward to meeting.

Matt

**Matt DeVenne**

**Risk Management Consultant**

P.O. Box 21955, Columbus, Ohio 43221

p: 614-551-7153

f: 614-259-2048

[www.devenneinsurance.com](http://www.devenneinsurance.com)



**From:** Corey Daugherty (AL) <cdaugherty@crcins.com>  
**Sent:** Tuesday, October 02, 2018 4:45 PM  
**To:** Matt DeVenne <mdevenne@devenneinsurance.com>  
**Cc:** Kathryn Hendrix (AL) <KHendrix@crcins.com>  
**Subject:** RE: DeVenne

Would you guys be interested in drinks and dinner the afternoon and evening of the 22<sup>nd</sup>?

Corey E. Daugherty

CRC Insurance Services, Inc. | Professional Liability Broker

P: (888) 857-0956

E: [cdaugherty@crcins.com](mailto:cdaugherty@crcins.com)

Team Members: Clay Segrest, Yvette Talsma, Andrea Sutton, Kathryn Hendrix & Tiffany Sanders

---

**From:** Matt DeVenne [<mailto:mdevenne@devenneinsurance.com>]  
**Sent:** Sunday, September 16, 2018 8:11 PM  
**To:** Corey Daugherty (AL)  
**Cc:** Kathryn Hendrix (AL)  
**Subject:** RE: DeVenne

Hi Corey,  
We're available 10/22. Just let me know when?

Thanks,  
Matt

**Matt DeVenne**

**Risk Management Consultant**

P.O. Box 21955, Columbus, Ohio 43221

p: 614-551-7153

f: 614-259-2048

[www.devenneinsurance.com](http://www.devenneinsurance.com)



DEVENNE  
INSURANCE

-----Original Message-----

From: Corey Daugherty (AL) <[cdaugherty@crcins.com](mailto:cdaugherty@crcins.com)>

Sent: Wednesday, September 12, 2018 7:12 AM

To: Matt DeVenne <[mdevenne@devenneinsurance.com](mailto:mdevenne@devenneinsurance.com)>

Cc: Kathryn Hendrix (AL) <[KHendrix@crcins.com](mailto:KHendrix@crcins.com)>

Subject: DeVenne

Matt,

Im looking at the calendar as I want us to get up to see you guys and wanted to see how the weeks of 10/8 and 10/22 look for you? Look forward to hearing from you.

Thanks.

Corey E. Daugherty

Professional Liability Broker

CRC Insurance Services, Inc.

P: (888) 857-0956

E: [cdaugherty@crcins.com](mailto:cdaugherty@crcins.com)



**NOTICE:** You cannot bind, alter or cancel coverage without speaking to an authorized representative of CRC/SCU. Coverage cannot be bound without written confirmation from an authorized representative of CRC/SCU. This email and any files transmitted with it are not encrypted and may contain privileged or other confidential information and is intended solely for the use of the individual or entity to whom they are addressed. If you are not the intended recipient or entity, or believe that you may have received this email in error, please reply to the sender indicating that fact and delete the copy you received. In addition, you should not print, copy, retransmit, disseminate, or otherwise use this information. Thank you.

NOTICE: You cannot bind, alter or cancel coverage without speaking to an authorized representative of CRC/SCU. Coverage cannot be bound without written confirmation from an authorized representative of CRC/SCU. This email and any files transmitted with it are not encrypted and may contain privileged or other confidential information and is intended solely for the use of the individual or entity to whom they are addressed. If you are not the intended recipient or entity, or believe that you may have received this email in error, please reply to the sender indicating that fact and delete the copy you received. In addition, you should not print, copy, retransmit, disseminate, or otherwise use this information. Thank you.



**From:** Brandon Hays <bhays@crcins.com>  
**Sent:** 5/16/2018 9:00:04 PM +0000  
**To:** "Trey Reich (AL)" <treich@crcins.com>  
**CC:** "Cathy Roussell (AL)" <Croussell@crcins.com>; "Corey Woodward (AL)" <Cwoodward@crcins.com>; "Corey Daugherty (AL)" <cdaugherty@crcins.com>; "Alex Gould (AL)" <Agould@crcins.com>; "Amber Varner (AL)" <Avamer@crcins.com>; "Lauren Lindberg (AL)" <Llindberg@crcins.com>; "Tyler O'Connor (AL)" <Toconnor@crcins.com>; "Clay Segrest (AL)" <Csegrest@crcins.com>; "Kathryn Hendrix (AL)" <KHendrix@crcins.com>; Ross Robertson <rrobertson@crcins.com>; "James F. Powell (AL)" <jpowell@crcins.com>  
**Subject:** Re: Bresnahan tomorrow  
 On way

Brandon Hays  
 CRC Insurance Services, Inc.  
 (205) 568-0551

On May 16, 2018, at 3:59 PM, Trey Reich (AL) <treich@crcins.com> wrote:

Come on guys. They have been here since 3:15.

Trey Reich  
 CRC Insurance Services

On May 15, 2018, at 10:35 AM, Trey Reich (AL) <treich@crcins.com> wrote:

Chris will not be coming into the office, we are meeting he and Khoa Phan at Brat Brot at 3pm. Dinner will follow and that is TBD.

**Trey Reich**  
 Senior Broker, CRC Insurance Services, Inc.  
 Direct (205) 414-2350 | Cell (205) [REDACTED]

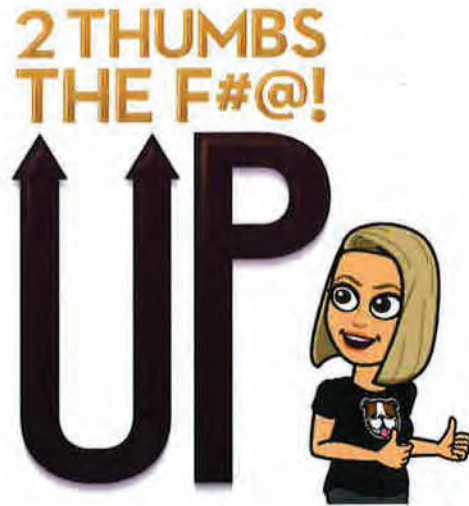
Cathy Roussell | Corey Woodward  
 (205) 414-2292 (205) 414-2360

Messages - Lauren Lindberg

2/21/18 3:48:29 PM CST

I'll fill you in after work :)

2/21/18 3:53:40 PM CST



2/21/18 11:44:36 PM CST

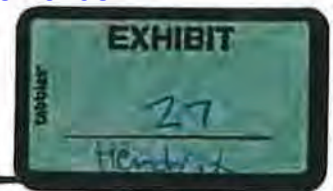


2/21/18 11:44:36 PM CST

You know, I bet Brandon would like to help you quote, bind and submit things to market. He seems pretty eager to learn but doesn't have anyone training him. You could kinda make him your bitch.

2/22/18 12:07:37 AM CST

Hahaha damn you have great ideas. Maybe I should pitch that to Lee?



**From:** "Corey Daugherty (AL)" <cdaugherty@crcins.com>  
**Sent:** 3/8/2018 9:50:45 AM +0000  
**To:** "Rebillard, Jean-Paul" <Jean-Paul.A.Rebillard@medpro.com>  
**CC:** "Clark, Eric" <Eric.Clark@medpro.com>; "Sarno, Nancy" <Nancy.Sarno@medpro.com>; "Kathryn Hendrix (AL)" <KHendrix@crcins.com>  
**Subject:** Re: Commonwealth Health Corporation, Inc. - [SYS\*REF#6534752]  
 Please go ahead and pencil us in for 5:00 Tuesday afternoon for drinks with the Insured and retailer.  
 Thanks.

Corey E. Daugherty  
 Professional Liability Broker  
 CRC Insurance Services, Inc.  
 P: (888) 857-0956  
 E: [cdaugherty@crcins.com](mailto:cdaugherty@crcins.com)

On Mar 7, 2018, at 11:14 AM, Rebillard, Jean-Paul <[Jean-Paul.A.Rebillard@medpro.com](mailto:Jean-Paul.A.Rebillard@medpro.com)> wrote:

Corey:

Unfortunately, we do have dinner plans and/or are hosting a Midwest Regional broker event.

-----Original Message-----

**From:** Corey Daugherty (AL) [<mailto:cdaugherty@crcins.com>]  
**Sent:** Wednesday, March 07, 2018 11:20 AM  
**To:** Rebillard, Jean-Paul <[Jean-Paul.A.Rebillard@medpro.com](mailto:Jean-Paul.A.Rebillard@medpro.com)>  
**Cc:** Clark, Eric <[Eric.Clark@medpro.com](mailto:Eric.Clark@medpro.com)>; Sarno, Nancy <[Nancy.Sarno@medpro.com](mailto:Nancy.Sarno@medpro.com)>; Kathryn Hendrix (AL) <[KHendrix@crcins.com](mailto:KHendrix@crcins.com)>  
**Subject:** Re: Commonwealth Health Corporation, Inc. - [SYS\*REF#6534752]

This message originated from outside your organization

The retailer and Insured are staying overnight Tuesday night. If they ask about dinner do you guys already have dinner plans? It might end up being drinks only but just wanted to check availability if I get asked the question.

Corey E. Daugherty  
 Professional Liability Broker  
 CRC Insurance Services, Inc.  
 P: (888) 857-0956  
 E: [cdaugherty@crcins.com](mailto:cdaugherty@crcins.com)

> On Mar 7, 2018, at 10:04 AM, Rebillard, Jean-Paul <[Jean-Paul.A.Rebillard@medpro.com](mailto:Jean-Paul.A.Rebillard@medpro.com)> wrote:  
 >

> Works for me.  
>  
>  
> Jean-Paul A Rebillard  
> President, MedPro Specialty  
> Office: 610.565.3269  
> Cell: 610.816.9427  
> [jean-paul.a.rebillard@medpro.com](mailto:jean-paul.a.rebillard@medpro.com)<<mailto:jean-paul.a.rebillard@medpro.com>>  
> om>  
>  
> On Mar 7, 2018, at 10:58 AM, Clark, Eric  
> <[Eric.Clark@medpro.com](mailto:Eric.Clark@medpro.com)<<mailto:Eric.Clark@medpro.com>>> wrote:  
>  
> Would 5pm work on Tuesday?  
>  
> -----Original Message-----  
> From: Sarno, Nancy  
> Sent: Wednesday, March 07, 2018 10:49 AM  
> To: Corey Daugherty (AL)  
> <[cdaugherty@crcins.com](mailto:cdaugherty@crcins.com)<<mailto:cdaugherty@crcins.com>>>; Rebillard,  
> Jean-Paul  
> <[Jean-Paul.A.Rebillard@medpro.com](mailto:Jean-Paul.A.Rebillard@medpro.com)<<mailto:Jean-Paul.A.Rebillard@medpro.com>>>  
> com>>  
> Cc: Clark, Eric <[Eric.Clark@medpro.com](mailto:Eric.Clark@medpro.com)<<mailto:Eric.Clark@medpro.com>>>;  
> Kathryn Hendrix (AL) <[KHendrix@crcins.com](mailto:KHendrix@crcins.com)<<mailto:KHendrix@crcins.com>>>  
> Subject: RE: Commonwealth Health Corporation, Inc. - [SYS\*REF#6534752]  
>  
> I am able to do so.  
>  
> Thanks,  
>  
> Nancy Sarno, CPCU, RPLU, ARM  
> AVP Underwriting, Hospital Division  
> Hudson, WI  
> Office: 715-386-0105  
> Cell: 715-  
> [nancy.sarno@medpro.com](mailto:nancy.sarno@medpro.com)<<mailto:nancy.sarno@medpro.com>>  
> [https://protect-](https://protect-us.mimecast.com/s/HvO9CNkE69CNlxy8hm3p2o?domain=medpro.com)  
> [us.mimecast.com/s/HvO9CNkE69CNlxy8hm3p2o?domain=medpro](https://protect-us.mimecast.com/s/HvO9CNkE69CNlxy8hm3p2o?domain=medpro.com)  
> .com<<http://www.medpro.com>  
> [edpro.com](http://www.medpro.com)>  
>  
> Please send submissions to  
> [hospitals@medpro.com](mailto:hospitals@medpro.com)<<mailto:hospitals@medpro.com>>  
>  
>  
>  
>  
>



>  
> -----Original Message-----  
> From: Corey Daugherty (AL) [<mailto:cdaugherty@crcins.com>]  
> Sent: Wednesday, March 07, 2018 9:46 AM  
> To: Rebillard, Jean-Paul  
> <[Jean-Paul.A.Rebillard@medpro.com](mailto:Jean-Paul.A.Rebillard@medpro.com)<<mailto:Jean-Paul.A.Rebillard@medpro.com>>>  
> com>>  
> Cc: Clark, Eric <[Eric.Clark@medpro.com](mailto:Eric.Clark@medpro.com)<<mailto:Eric.Clark@medpro.com>>>;  
> Sarno, Nancy  
> <[Nancy.Sarno@medpro.com](mailto:Nancy.Sarno@medpro.com)<<mailto:Nancy.Sarno@medpro.com>>>;  
> Kathryn Hendrix (AL) <[KHendrix@crcins.com](mailto:KHendrix@crcins.com)<<mailto:KHendrix@crcins.com>>>  
> Subject: Re: Commonwealth Health Corporation, Inc. - [SYS\*REF#6534752]  
>  
> This message originated from outside your organization  
>  
> Could all you guys make cocktails/drink with the Insured that Tuesday  
afternoon?  
>  
> Corey E. Daugherty  
> Professional Liability Broker  
> CRC Insurance Services, Inc.  
> P: (888) 857-0956  
> E:[cdaugherty@crcins.com](mailto:cdaugherty@crcins.com)<<mailto:cdaugherty@crcins.com>>  
>  
> On Mar 6, 2018, at 11:05 AM, Rebillard, Jean-Paul <[Jean-Paul.A.Rebillard@medpro.com](mailto:Jean-Paul.A.Rebillard@medpro.com)<<mailto:Jean-Paul.A.Rebillard@medpro.com>>>  
wrote:  
>  
> Unfortunately I am booked 8am-2pm that Tuesday. Sorry.  
>  
>  
> \_\_\_\_\_  
> Jean-Paul A Rebillard  
> President, MedPro Specialty  
> Office: 610.565.3269  
> Cell: 610.816.9427  
> [jean-paul.a.rebillard@medpro.com](mailto:jean-paul.a.rebillard@medpro.com)<<mailto:jean-paul.a.rebillard@medpro.com>>  
> om><<mailto:jean-paul.a.rebillard@medpro.com>>  
> om>  
>  
> On Mar 6, 2018, at 11:49 AM, Clark, Eric  
> <[Eric.Clark@medpro.com](mailto:Eric.Clark@medpro.com)<<mailto:Eric.Clark@medpro.com>><<mailto:Eric.Clark@medpro.com>>> wrote:  
>  
> Hi Corey - I could be available at the following times:  
>  
>  
> \* 11AM - 12PM  
>

> \* 2PM - 4PM  
>  
> Jean-Paul appears to be available from 12PM-1PM if you would be ok with him pinch-hitting.  
>  
> Let us know what works for you  
>  
> From: Sarno, Nancy  
> Sent: Tuesday, March 06, 2018 11:19 AM  
> To: Corey Daugherty (AL)  
> <[cdaugherty@crcins.com](mailto:cdaugherty@crcins.com)<<mailto:cdaugherty@crcins.com>><<mailto:cdaugherty@crcins.com>>>  
> @crcins.com>>  
> Cc: Clark, Eric  
> <[Eric.Clark@medpro.com](mailto:Eric.Clark@medpro.com)<<mailto:Eric.Clark@medpro.com>><<mailto:Eric.Clark@medpro.com>>>; Kathryn Hendrix (AL)  
> <[KHendrix@crcins.com](mailto:KHendrix@crcins.com)<<mailto:KHendrix@crcins.com>><<mailto:KHendrix@crcins.com>>>  
> s.com>>  
> Subject: RE: Commonwealth Health Corporation, Inc. - [SYS\*REF#6534752]  
>  
> Hi Corey,  
> I am available for lunch, but looking at the schedule, Eric is booked until 2 and then again at 5. Not sure how long you are all staying or what the rest of your schedule looks like but I think we are both available for lunch on Wednesday. We actually are meeting with CRC from 10 to 11 and are available following that.  
>  
> Eric is out of pocket right now - I'm sure he will confirm when he can. Let me know what will work.  
>  
> Thanks,  
>  
> Nancy Sarno, CPCU, RPLU, ARM  
> AVP Underwriting, Hospital Division  
> Hudson, WI  
> Office: 715-386-0105  
> Cell: 715-[REDACTED]  
>  
> [nancy.sarno@medpro.com](mailto:nancy.sarno@medpro.com)<<mailto:nancy.sarno@medpro.com>><<mailto:nancy.sarno@medpro.com>>>  
> [no@medpro.com](mailto:nancy.sarno@medpro.com)>  
> <https://protect-us.mimecast.com/s/yw7PCOYE0yfARXQjUvzzYp?domain=medpro.com>  
> .com  
> .com<<http://www.medpro.com/>  
> [edpro.com](http://www.medpro.com/)  
> <https://protect-us.mimecast.com/s/zryxCQWN80F6AqZphkELSA?domain=edpro.com>  
> com<<http://www.edpro.com>  
> [pro.com](http://www.edpro.com)>>  
>  
> Please send submissions to  
> [hospitals@medpro.com](mailto:hospitals@medpro.com)<<mailto:hospitals@medpro.com>><<mailto:hospitals@medpro.com>>>

> [pro.com](#)>  
>  
>  
> <image001.png>  
>  
>  
> From: Corey Daugherty (AL) [<mailto:cdaugherty@crcins.com>]  
> Sent: Tuesday, March 06, 2018 8:57 AM  
> To: Sarno, Nancy  
>  
> [Nancy.Sarno@medpro.com](mailto:Nancy.Sarno@medpro.com)<<mailto:Nancy.Sarno@medpro.com>><<mailto:Nancy.Sarno@medpro.com>>  
> a  
> [mo@medpro.com](mailto:mo@medpro.com)>>  
> Cc: Clark, Eric  
> <[Eric.Clark@medpro.com](mailto:Eric.Clark@medpro.com)><<mailto:Eric.Clark@medpro.com>><<mailto:Eric.Clark@medpro.com>>  
> @medpro.com>>; Kathryn Hendrix (AL)  
> <[KHendrix@crcins.com](mailto:KHendrix@crcins.com)><<mailto:KHendrix@crcins.com>><<mailto:KHendrix@crcins.com>>  
> s.com>>  
> Subject: RE: Commonwealth Health Corporation, Inc. - [SYS\*REF#6534752]  
>  
> This message originated from outside your organization  
>  
> \_\_\_\_\_  
> Re: PLUS Chicago  
>  
> Nancy,  
>  
> I know you mentioned yesterday that both you and Eric would be in Chicago for PLUS. As I mentioned, the Insured is flying into Chicago Tuesday for a meeting with the incumbent lead that afternoon. I am waiting for them to confirm what time they get in, but if they are in town in time would you and Eric be available for lunch with both the Insured and the BB&T retailer? I am thinking maybe at 11:30 lunch.  
>  
> Corey E. Daugherty  
> CRC Insurance Services, Inc. I Professional Liability Broker  
> P: (888) 857-0956  
> E:  
> [cdaugherty@crcins.com](mailto:cdaugherty@crcins.com)<<mailto:cdaugherty@crcins.com>><<mailto:cdaugherty@crcins.com>>  
> [crcins.com](mailto:crcins.com)> Team Members: Clay Segrest, Yvette Talsma, Andrea Sutton &  
> Kathryn Hendrix  
>  
>  
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Messages - Lauren Lindberg

10/17/18 12:06:01 AM CDT

SO, I am going to continue to until we do have that someone. Even tho I want to pack my shit and say F you Susan and leave sometimes....Being in the middle sucks - blame is always pointed at you when things go wrong and your value gets questioned. All I'm trying to do is help keep this ship sailing in the right direction until Susan and Dave F'ing retire and Lee and I get to run the shit. But I really do see where you are coming from. I can't say I wouldn't do that same thing in your case.

10/17/18 12:28:45 AM CDT

I totally did not mean that to sound bitchy but it totally did. Sorry! These are your prime years in life and career so Susan and Dave need to get the fuck out already 🤔🙄👉 I know you got this. You are already succeeding! And just getting started! #teamlindberg 💪

10/17/18 12:12:18 PM CDT

Such a boys club. I'd love to get handed accounts 🙄 that's why I chose to be an inside broker because I truly don't think I would have the same hook ups as these guys are getting. Corey W and Brandon both. Soon Ross I'm sure. Jonathan is apparently already an associate broker lol the world we work in is so strange....

10/17/18 1:05:21 PM CDT

Corey said text him if you want to ride with him and Jenny to my house

10/17/18 1:28:46 PM CDT

Are y'all on target to leave right at two? There was a fucking dog in the middle of shades Creek Parkway so I had to stop and got even more behind. I will probably be 20 more minutes here so would not get there till two or 210/215. I will plan on driving and call you when I head out and if y'all haven't left I'll come by and get in with y'all 🙄

10/17/18 1:32:03 PM CDT

No worries. I'm ok with leaving around 2:30

10/17/18 1:40:10 PM CDT

Corey said hurry though haha

10/17/18 1:55:52 PM CDT

Pulling out of my driveway

10/17/18 4:10:46 PM CDT

You coming?



Messages - Lauren Lindberg

11/30/18 5:38:32 PM CST

I'm just so sick of being taken advantage of and not taken seriously because I'm a female. And I'm gay. Susan sucks.

11/30/18 5:44:02 PM CST

We let them do it. We have to stop letting them. You need to forward quotes and binders to Lee and CC Susan "Lee, quote attached. Please let Susan know who y'all need to get to handle."

It's hard being an asshole at first but you get used to it real quick 🤔

11/30/18 5:49:36 PM CST

Yea you're right. What sucks is that's not what they agreed to help me with in their meeting. They only agreed to do post-binding tasks, which they barely do that.

11/30/18 5:50:28 PM CST

Put it on Lee. Make him man the fuck up. He is such a vagina.

11/30/18 5:55:00 PM CST

Truly

11/30/18 5:55:28 PM CST

I'm starting to realize he's full of shit too. He says things but never follows through.

11/30/18 6:08:13 PM CST

I had to realize it with Corey. I think it gets worse the more money they are making...

11/30/18 6:22:58 PM CST

I bet. It's so frustrating because there's a part of me that really likes these guys. They're always so nice and in person make me think they care and talk to me like I'm on their level.... but let's be honest here.

11/30/18 6:23:24 PM CST

Lesbianst

Messages - Lauren Lindberg

12/11/18 1:15:12 PM CST

I totally feel you. I think it's absurd he even has an office. Much less 4 lol  
You should just move your stuff in there and see what happens. I'm still  
trying to figure out why the F they gave me an office 🤔🤔🤔

12/11/18 1:20:33 PM CST

Bc you deserve one!

12/11/18 1:21:25 PM CST

Rusty flat out lied to my face about it. I still can't stomach looking at that  
ugly ass motherfucker.

12/11/18 1:32:11 PM CST

Hahahahaha

12/11/18 1:32:32 PM CST

We need to hang outside of the office ASAP

12/11/18 1:33:10 PM CST

YES we do!! Bad.

12/11/18 3:59:20 PM CST

Ready when you are

12/11/18 4:00:30 PM CST

Shutting down now

12/11/18 4:04:05 PM CST

Headed to house. Come on whenever!

12/13/18 2:44:57 PM CST

Are you going tonight?

12/13/18 4:15:45 PM CST

I decided I'm not going. Def want to stop by your place tho.

12/13/18 4:43:42 PM CST

I'm indecisive as hell..I'm going but just for a drink.

[illegible]

Cool.

Also, note no title in signature... but for real, titles don't matter.

**Wow wow wow.**

He didn't include you and of course he didn't put his title. When you have a you know what.. that's the only time titles don't matter.

He is using the standard signature but just left off that line because he does not want to put associate broker. Same with Tyler. If they didn't matter, they would put them on their signature. Dickwads.

I had heard Tyler would not order more business cards because if you list your title, it has to match your official cnc title. Hearsay but I like to think that's true 🐼

<https://vidaflobirmingham.com>

Messages Lauren Lindberg

1/30/19 10:51:52 PM CST

She knows that they cannot push her out of her spot. So you got to push her out 🤔🤔🤔

1/30/19 11:52:14 PM CST



Are you still here?

1/31/19 4:59:21 PM CST

1/31/19 5:06:31 PM CST

Yes

Text message  
2/5/19 3:30:44 AM CST



iMessage  
2/5/19 3:27:36 AM CST

Definitely

2/5/19 3:40:18 AM CST

AWESOME 🤩🙌

2/5/19 3:41:46 AM CST



2/8/19 3:29:10 AM CST

So how was it?!



Messages - Lauren Lindberg

3/15/19 6:31:26 PM CDT

So I'm a space cadet and forgot to grab the stuff when I went to the gym so I'll just get it from you Monday or whenever.

3/15/19 8:06:44 PM CDT

Lol. Okay or I'll be around all weekend if you want to swing by.

3/15/19 8:30:18 PM CDT

Ok Sunday is potential. I'll let ya know

3/20/19 8:21:25 PM CDT

Friendly reminder... 🤔 you are allowed to go out and find your own agents/accounts right now. On nights Kelly has to work, You could cruise LinkedIn and find some social service/healthcare women and message them.

Lee: what are you working on?

You: a new biz submission from a retailer I connected with on linked in.

Lee: 🤔

You: 🤖

4/2/19 12:36:45 PM CDT

Girrrrrl,  
How you doing? I don't think I saw you at all last week lol that's just me being spaced out though. I know you were at the office. I should've stopped by and said hay 🙌

4/2/19 12:37:39 PM CDT

Heey girl!! I've been in my own little world over there... trying to convince myself I like my job. Lol. Are you sick??

4/2/19 12:42:04 PM CDT

Hahaha I hear that. I've been doing the same 😊 and yes I've got some stupid virus thanks to Kelly. Been fighting it since Sunday. She of course didn't get it nearly as bad because she her immunities are badass. Ready to get over this shit...

4/2/19 12:42:53 PM CDT

Just wanted to say hey and hope things are going well. As well as they can go at least lol

Messages - Lauren Lindberg

5/2/19 1:06:12 PM CDT

I will be back in about 30 minutes if you want to leave your car unlocked I can stick this in your glove box and lock it back. So you don't forget it.

5/2/19 1:27:00 PM CDT

Running late getting back from the gym. Ill grab it when I leave for my golf lesson at 3:30

5/2/19 2:20:42 PM CDT

K. It is in my glove box. Driver side unlocked.

5/2/19 2:21:45 PM CDT

Sweet. Thanks boo!

5/15/19 6:38:01 AM CDT

Hey I need to rain check lunch today 🤔 The maids just texted me and said they would be at my house earlier today so I'll have to leave around 11:30 to get Nikki and let them in the house.

5/15/19 8:41:07 AM CDT

Mmkay!

5/16/19 1:47:33 PM CDT

Don't say anything (you might know already). Sue had lunch with rusty and Cadden. 🤔

5/16/19 2:15:10 PM CDT

O really? Man I hope that means she's out of here by this summer... doubt it tho. Rhonda was saying February. 2 more bonuses later... 🤔

5/21/19 4:48:49 PM CDT

Hey I gotta go home. We got dinner delivered tonight and I forgot to set the damn cooler outside so now our food is just sitting on our doorstep baking in the sun.

Let's catch up later this week.

5/21/19 4:59:17 PM CDT

🤔 I might call you when I leave here....to vent a little.

Messages - Lauren Lindberg

7/3/19 10:25:05 AM CDT

My mom had breast cancer. Cancer free for 25 years now. I had to have a biopsy in April and it is so nerve racking. In a weird way, maybe god is giving her relief from thinking about your dad for the week bc worrying yourself sometimes hurts less than worrying about someone you love. I'm sure it will be fine and if it is something, it's treatable. How is Molly doing with it all?

7/3/19 10:28:48 AM CDT

Yea I ant imagine the stress that causes. Especially if you have to get checked often. I pray your biopsy is negative! True about the self worrying vs worrying about my dad...  
Molly just thinks dads in the hospital with a stomach ache. He got the vent out Monday and just has a oxygen mask and feeding tube going in his nose. I think we should bring her up to see him soon.

7/3/19 10:33:56 AM CDT

I didn't know he was off the vent! That's great news. Can he verbally communicate?

7/3/19 10:45:27 AM CDT

Not really. We asked him who the president was and what year it was and he didn't know. All he has mouthed to us is "I want a smoothie"  
Because he saw my mom with one the other day lol he can't move his upper body very much at all. No fine motor skills but can move his legs ok. One of his eyes can't open and he apparently has double vision in the other.

9/5/19 12:57:48 PM CDT

Hey girl. It's Kat. New digits. We'll chat soon! 🤖

9/5/19 1:06:33 PM CDT

Cool! Let me know what's up!

9/16/19 10:48:20 AM CDT

Hey hey are you coming back? We need to catch up lol

9/17/19 10:59:04 AM CDT

Hey girl. I extended my leave through late October. I'm headed to Greenville this week for Jackson's fourth birthday so let's catch up one day next week. Come by one afternoon after work!

Messages - Lauren Lindberg

10/15/19 2:54:59 PM CDT

I'll text when I leave here!

10/15/19 2:56:17 PM CDT



10/15/19 3:14:47 PM CDT

Would you want to meet me for a drink instead? We could go to Hickory tavern or cocina? Not long. Just a beer or 2. I can dip out whenever. Lee is already gone. Of course lol

10/15/19 3:25:34 PM CDT

Sure. How about somewhere by summit?

10/15/19 3:27:20 PM CDT

I could do a beer or a coffee?

10/15/19 3:27:42 PM CDT

Whatever you want! The summit works great for me.

10/15/19 3:28:26 PM CDT

You pick it!

10/15/19 3:28:52 PM CDT

I'm headed that way now from Dolly Ridge Road.

10/15/19 3:30:15 PM CDT

I need to go by Sephora so I can go before if you need more time.

10/15/19 3:31:20 PM CDT

Ok yea go ahead and go to Sephora and I'll leave in 10

10/15/19 3:33:09 PM CDT

Too bad crestline bagel closes at 2 every day 🙄



**From:** "Towles, Kimberly" <KTowles@mcgriffinsurance.com>  
**Sent:** 8/6/2018 2:14:36 PM +0000  
**To:** "Corey Daugherty (AL)" <cdaugherty@crcins.com>  
**CC:** "Stanley, Bobby - Insurance Services"  
<BKStanley@mcgriffinsurance.com>; "Kathryn Hendrix (AL)"  
<KHendrix@crcins.com>  
**Subject:** RE: Trip



Corey,

Looks like Bobby will not be available on 9/27. I am out of vacation the following week (first week in October). Maybe we need to look later in October? Maybe October 11th or 18th?

Thanks,  
Kim

Kimberly T. Towles, ARM  
Assistant Vice President  
Account Executive

(a division of BB&T Insurance Holdings, Inc.)  
4309 Emperor Blvd., Suite 300  
Durham, NC 27703  
P.O. Box 13941  
Research Triangle Park, NC 27709  
Tel: (919) 281-4550  
Fax: (888) 746-8761  
Internal Mail Code: 120-80-01-15  
ktowles@mcgriffinsurance.com

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-----Original Message-----

**From:** Daugherty, Corey  
**Sent:** August 05, 2018 11:30 AM  
**To:** Towles, Kimberly  
**Cc:** Stanley, Bobby - Insurance Services; Hendrix, Kathryn  
**Subject:** Re: Trip

I've got a prior commitment in ATL on 9/20. Would Thursday 9/27 work for you guys?

Corey E. Daugherty  
Professional Liability Broker  
CRC Insurance Services, Inc.  
P: (888) 857-0956  
E: cdaugherty@crcins.com

> On Jul 24, 2018, at 3:20 PM, Towles, Kimberly <KTowles@mcgriffinsurance.com> wrote:  
>  
> Corey & Kat,  
>  
> Sorry to be so late in getting back with you on your generous request!  
>  
> How about the latter part of the week of September 17th - maybe Thursday, September 20th?  
>  
> Thank you!  
> Kim  
>  
> Kimberly T. Towles, ARM

CRC/Hendrix 000906

> Assistant Vice President  
> Account Executive

>  
> (a division of BB&T Insurance Holdings, Inc.)  
> 4309 Emperor Blvd., Suite 300  
> Durham, NC 27703  
> P.O. Box 13941  
> Research Triangle Park, NC 27709  
> Tel: (919) 281-4550  
> Fax: (888) 746-8761  
> Internal Mail Code: 120-80-01-15  
> ktowles@mcgriffinsurance.com

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> -----Original Message-----

> From: Daugherty, Corey  
> Sent: July 10, 2018 4:49 PM  
> To: Stanley, Bobby - Insurance Services; Towles, Kimberly  
> Cc: Hendrix, Kathryn  
> Subject: Trip

> Bobby / Kim,

>  
> Kat and I are due a trip up to see you guys. I know everyone is still in summer swing but let us know some dates early fall that work. I am thinking maybe Bobby and I can get out on the golf course and the ladies go to the spa or something and we all meet up for drinks and dinner later.

> Thanks for a good first 6-months and we look forward to hearing from you.

> Corey E. Daugherty  
> CRC Insurance Services, Inc. | Professional Liability Broker  
> P: (888) 857-0956  
> E: cdaugherty@crcins.com  
> Team: Clay Segrest, Yvette Talsma, Andrea Sutton & Kathryn Hendrix

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CRC/Hendrix 000907

Messages - Sarah Brown

5/4/18 4:36:22 PM CDT

Did you talk to Corey about bringing in rusty and Lee?

5/4/18 4:49:26 PM CDT

Just rusty. And not in the manner I said I was going to. LOL. I told him I thought Elena was holding back sending deals bc she doesn't want to overload us. He said well if this deal worked out we might need to bring and Rusty and I told him that we might want to think about approaching Willis with Rusty rather than bringing in later.

5/4/18 4:52:17 PM CDT

You will die when I tell you about clay and i talking...like holy balls. As I left last night, I thought we were having a casual conversation to which he followed up with a very formal email later that night about how he did not want to overwhelm Tiffany therefore nothing about the agent split was going to be changing right now. I responded being as polite as I could and said I was sorry for the confusion but I was not asking him...bc it is a question for Corey.

5/4/18 5:15:59 PM CDT

You. Are. Kidding. Me. He included Corey on the email?

5/4/18 5:16:26 PM CDT

He might have bcc'ed him but not sure.

5/4/18 5:17:10 PM CDT

It reminded me where my confidence has been for the past 4 years...

5/4/18 5:17:17 PM CDT

Good for you responding like that.

5/4/18 5:19:11 PM CDT

Like my mouth just dropped open when I read that. He's so jealous of you and the fact you are rocking it.

5/4/18 5:21:36 PM CDT

And hell, Tiffany isn't overwhelmed or at least I don't think she is. She is eager to do and help in anyway.

Messages - Sarah Brown

5/4/18 5:44:35 PM CDT

Oh I know. I asked her first bc I knew she was the one it would affect. He would just get the revenue. Super jealous. The email almost made me feel bad for him but instead I think I'm going to let it motivate me to crush him. If this Willis deal actually is an opportunity I am going to have a closed-door meeting with Rusty and Corey and tell them both I do not want Clay nor Tyler working on this deal because they will ruin it. They are the very definition of why retailers like Willis do not work with wholesalers... entitled little bitches putting on a façade that they are adding value to a transaction but in reality doing zero work 🤔

5/4/18 5:46:50 PM CDT

Rusty emailed me and Corey about tag teaming a deal today too 🤔 group with several ltc in Kentucky...\$40m losses 🤔

5/4/18 5:49:47 PM CDT

Yes girl! Let his jealousy motivate you straight to the top. He knows people are starting to pay attention to the fact he doesn't do shit. And you should totally do that! I think this Willis thing is an opportunity, but it needs the right people on it (you, Corey, Rusty). One wrong move will end it quickly. Willis is wanting perfection, not empty promises 🤔

5/4/18 5:50:15 PM CDT

You really should casually mention Tyler to Brandi. She will unload it on you and it's eye opening.

5/4/18 5:51:35 PM CDT

Did she say what She and Rusty talked about yesterday? I used to think that it was Clay but now I am pretty sure that it's Tyler who is sitting in my office 🤔

5/4/18 5:53:17 PM CDT

No, I talked to her before she went in there. As soon as they got out I heard him ask Denisa something about cyber. So I'm not sure. I think there are more than a few people sitting in your office right now.

5/4/18 5:55:47 PM CDT

Folks are in your office too!!



Messages - Sarah Brown

5/15/19 10:14:33 AM CDT

How long are they going to let Susan do that? You can't come in for 1 hour a week and still have an office. You should get one and him get the other.

5/15/19 10:20:59 AM CDT

As long as she wants...old women are untouchable in today's Corp world...

5/22/19 11:52:10 AM CDT

Is tiff out?

5/22/19 11:52:25 AM CDT

I'm working from home 🏠

5/22/19 11:54:33 AM CDT

She wasn't there when I left earlier! Enjoy working from home girl! I'm jealous!

5/22/19 11:58:56 AM CDT

I'm easing them into it... soon I'm going to say "I have got to get caught up on some stuff without the office distraction so I'm going to shut my office door...and work from home today"

5/22/19 12:11:50 PM CDT

LOL! Yes! We should all be able to work from home a few days

5/23/19 8:54:49 PM CDT

I got the perf middle name.

5/23/19 8:56:09 PM CDT

Lucy Miles Brown 🧑🏻

5/23/19 9:15:03 PM CDT

Andrew said that's for our next kid who will be a boy 🧑🏻 but I do love it!

5/23/19 9:24:38 PM CDT

Ha! That's way cuter.



**From:** "Rusty Hughes (AL)" <rhughes@crcins.com>  
**Sent:** 1/18/2019 1:22:00 PM +0000  
**To:** "James F. Powell (AL)" <jpowell@crcins.com>; "Corey Daugherty (AL)" <cdaugherty@crcins.com>; "Trey Reich (AL)" <treich@crcins.com>; "Alex Gould (AL)" <Agould@crcins.com>; "Susan Phillips (AL)" <sphillips@crcins.com>; "Tyler O'Connor (AL)" <Toconnor@crcins.com>; "Clay Segrest (AL)" <Csegrest@crcins.com>; "Kathryn Hendrix (AL)" <KHendrix@crcins.com>  
**Subject:** Fwd: Dinner with RSUI Feb 20  
Mark calendars for dinner with RSUI.  
Austin is initiating the dinner.

Rusty Hughes  
CRC  
205-██████████

Begin forwarded message:

**From:** "Martin, Austin" <AMartin@rsui.com>  
**Date:** January 18, 2019 at 8:02:02 AM EST  
**To:** "Hughes, Rusty" <rhughes@crcins.com>  
**Subject:** RE: Call

You  
James  
Corey  
Trey  
Alex  
Susan  
Tyler  
Clay  
Kathryn  
Austin Martin  
404-██████████

**From:** Hughes, Rusty <rhughes@crcins.com>  
**Sent:** Thursday, January 17, 2019 4:48 PM  
**To:** Martin, Austin <AMartin@rsui.com>  
**Subject:** Re: Call  
\*\*\*\* EXTERNAL EMAIL \*\*\*\*

Who are you inviting?  
Not sure who to open up to?  
Rusty Hughes  
CRC  
205-2██████████

On Jan 17, 2019, at 3:16 PM, Martin, Austin <AMartin@rsui.com> wrote:

Hey, sorry i was out for a little while. Feb 20<sup>th</sup> is good to go. Iâ€™m seeing how many we have on our end and then Iâ€™ll circle back tomorrow on how many we should do total.

Im planning CafÃ© Dupont at 7

Austin Martin

404 [REDACTED]

**From:** Hughes, Rusty <rhughes@crcins.com>

**Sent:** Thursday, January 10, 2019 10:19 AM

**To:** Martin, Austin <AMartin@rsui.com>

**Subject:** RE: Call

**\*\*\*\* EXTERNAL EMAIL \*\*\*\***

Feb 20 looks good.

Can you send calendar invite to folks youâ€™d like to include or do you want me to send to entire group?

Rusty Hughes | CRC

President â€” Birmingham Professional Liability

O | 205.414.2286

C | 205. [REDACTED]

E | [rhughes@crcins.com](mailto:rhughes@crcins.com)

One Metroplex Drive

Suite 400

Birmingham, AL 35209

[CRCIns.com](http://CRCIns.com)

CRC | Placing You First

**From:** Martin, Austin [<mailto:AMartin@rsui.com>]

**Sent:** Thursday, January 10, 2019 8:26 AM

**To:** Rusty Hughes (AL)

**Subject:** Re: Call

Do any of those work for you?

Austin

On Tue, Jan 8, 2019 at 10:07 AM -0500, "Martin, Austin"

<AMartin@rsui.com> wrote.

February either the 20,21,27 or 28

Austin Martin

404 [REDACTED]

-----Original Message-----

**From:** Hughes, Rusty

**Sent:** Tuesday, January 8, 2019 7:53 AM

To: Martin, Austin  
Subject: Call

\*\*\*\* EXTERNAL EMAIL \*\*\*\*

Hey man, sorry I missed you again yesterday.

What dates were you thinking? Jan and Feb are fairly jammed up already!

Rusty

Rusty Hughes  
CRC  
205-██████████

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4:21



+1 (205) [REDACTED]

iMessage  
Today 1:29 PM

Hey this is John Cadden. I hope that you are well. I spoke to Ron this morning and he asked me to call you to discuss your current situation And see what can be done to make CRC the place That you want to be at. I am hoping that you with share with me your concerns and let's try and resolve this in a way that is acceptable to you. Please call me so we can talk through this or I can meet you somewhere that we can talk face to face. Whatever works best for you. Please call me when you have the opportunity

[REDACTED]  
Thanks

The sender is not in your contact list.

[Report Junk](#)



iMessage





---

**From:** "Kathryn Hendrix (AL)" <KHendrix@crcins.com>  
**Sent:** 3/8/2018 3:14:26 PM +0000  
**To:** "Corey Daugherty (AL)" <cdaugherty@crcins.com>  
**Subject:** RE: PLUS Chicago

CD – I don't see a 10:25 flight on Wednesday... It looks like the first nonstop is 1:30?

Kathryn Hendrix, CISR, CIC

Inside Broker | Professional Liability

CRC Insurance Services, Inc

Direct: 205.414.2218

Email: khendrix@crcins.com

Team Daugherty: Tiffany Sanders, Andrea Sutton, Yvette Talsma, Clay Segrest & Corey Daugherty

---

**From:** Corey Daugherty (AL)  
**Sent:** Thursday, March 08, 2018 5:46 AM  
**To:** Kathryn Hendrix (AL)  
**Subject:** PLUS Chicago

I looked at Southwest flights this morning and there is a direct that leaves at 8:35 that Monday morning and gets in at 10:25. There are no really good options on the return. I say we book the 10:25 return Wednesday morning. If you are good with this I will go ahead and book mine on my flight this morning. Right now we have the following:

Monday

Drinks w/Berkshire Hathaway @ 3:00

Drinks and dinner w/Willis @ 5:00-5:30

Tuesday

Renewal meeting with Commonwealth Health @ 2:00

- o BB&T, Jason Collis, Ian Thompson (Ascot) and the Insured will be there.

Drinks w/MedPro and Commonwealth Health team.

I am planning to check with the rest of the team to see what plans are that Tuesday morning before our meeting.

Corey E. Daugherty

CRC Insurance Services, Inc. I Professional Liability Broker

P: (888) 857-0956

E: [cdaugherty@crcins.com](mailto:cdaugherty@crcins.com)

Team Members: Clay Segrest, Yvette Talsma, Andrea Sutton and Kathryn Hendrix



---

**From:** "Rusty Hughes (AL)" <rhughes@crcins.com>  
**Sent:** 8/1/2018 7:56:54 PM +0000  
**To:** "Corey Daugherty (AL)" <cdaugher@crcins.com>; "Bennett, George" <George.Bennett@tdcspecialty.com>  
**Subject:** RE: Invitation - 2018 - CRC/TDCSU Fall Summit - Willow Point

Cathy Reeves also attended last year.

Rusty Hughes

President - Birmingham Professional Liability

CRC Insurance Services, Inc.

tel 205-414-2186 mobile 205-██████████

[www.crcins.com](http://www.crcins.com)

**From:** Corey Daugherty (AL)  
**Sent:** Wednesday, August 01, 2018 12:00 PM  
**To:** "Bennett, George"  
**Cc:** Rusty Hughes (AL)  
**Subject:** RE: Invitation - 2018 - CRC/TDCSU Fall Summit - Willow Point

Need to include Kathryn Hendrix and Lauren on this if possible.

Thanks.

Corey E. Daugherty

CRC Insurance Services, Inc. | Professional Liability Broker

P: (888) 457-0858

E: [cdaugher@crcins.com](mailto:cdaugher@crcins.com)

Team Members: Clay Segrest, Yvette Talamo, Andrea Sutton & Kathryn Hendrix

From: Bennett, George [mailto:George.Bennett@tdcspecialty.com]

Sent: Wednesday, August 01, 2018 11:18 AM

To: Rusty Hughes (AL); Tyler O'Connor (AL); James F. Fowel (AL); Alex Gould (AL); Trey Reich (AL); Corey Daugherty (AL); Susan Philips (AL); Lee McClure (AL); Clay Segrest (AL); Tom Levin (IL); Jason Lewis (CO); Chip Wienges (CO); Scott Scheiblin (CO); Mike Robison (TX); Brandon Hays; Truitt Taylor (MS); Corey Woodward (AL); James Kuchta (CA); Barbara Dawkins; Brad Greenwood (CO); Fred Buck (GA); Michael Connor (GA); Eric Keller (GA); Ashter Schmidt; Greg Schenendorf (NY); Allyson Benda; TC Forscht

Cc: Bennett, George

Subject: Invitation - 2018 - CRC/TDCSU Fall Summit - Willow Point!

Good Morning!

You are cordially invited to the 2018 CRC/TDCSU Fall Summit at Willow Point!

See the invite below and please be sure and click the RED RSVP button on the invite to accept by August 15th and to provide your room preferences and whether you are a golfer or boat rider!

Like last year – we will cover all expenses other than travel!

We look forward to seeing you at Willow Point!

George Y. Bennett

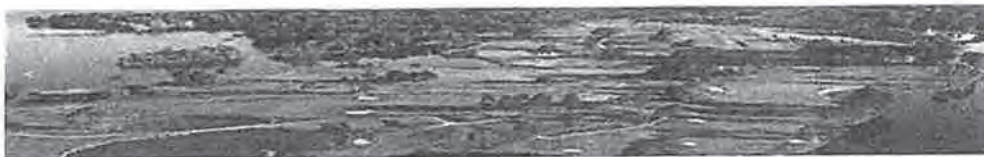
Senior Vice President – Business Development



M: 202

[REDACTED]@tdcspecialty.com





### RSVP Now for the CRC-TDCSU Fall 2018 Summit

After so much positive feedback from CRC brokers about last year's Summit, and to thank CRC for being our most productive trading partner, TDC Specialty Underwriters is excited to host the 2nd annual CRC-TDCSU Fall Summit at Willow Point Golf and Country Club on beautiful Lake Martin in Alabama!

CRC brokers will have an opportunity to meet and socialize with our underwriters and senior staff!

- Golf and Pontoon Boat Rides (for non-golfers)
- Cocktails and Dinner at Willow Point Country Club

The TDCSU Underwriting teams along with Paul Romano, Steve Spina and Tria Gabriel will be available to talk about TDCSU's appetite – history and the path forward with CRC!

**Location:** Willow Point Country Club  
3054 Willow Point Rd  
Alexander City, AL 35010  
(256) 212-1400

**Date:** Wednesday, October 17, 2018

**Schedule:** 6:00 PM Cocktails  
7:00 PM Dinner

**Date:** Thursday, October 18, 2018

**Schedule:** 7:30 AM - 8:30 AM Breakfast  
8:30 AM - 12:00 PM Introductions & Product Breakout Sessions  
12:00 PM - 1:00 PM Lunch  
1:00 PM - 2:00 PM Tee Time & for Golf and Pontoon Boat Rides  
6:00 PM Cocktails  
7:00 PM Dinner

**Date:** Friday, October 19, 2018 Depart Willow Point

**Please RSVP by August 15, 2018.**

**RSVP Now**

We have reserved a block of rooms for Wednesday, October 17<sup>th</sup> and Thursday, October 18<sup>th</sup>, at Willow Point Country Club. Please let us know if you plan to stay at the club and we will be sure to secure a room for you.

More details and questions: please contact George Bennett at [George.Bennett@despecialty.com](mailto:George.Bennett@despecialty.com) or (205) 249-7837



---

**From:** "Bennett, George" <George.Bennett@tdcspecialty.com>  
**Sent:** 8/1/2018 8:32:52 PM +0000  
**To:** "Rusty Hughes (AL)" <rhughes@crcins.com>  
**Cc:** "Corey Daugherty (AL)" <cdaugherty@crcins.com>  
**Subject:** Re: Invitation - 2018 - CRC/TDCSU Fall Summit - Willow Point!  
 She told me back in the summer she was going to be in Australia for most of October!  
 Seriously!

George Y. Bennett  
 SVP-Business Development  
 TDC Specialty Underwriters  
 205-249-7837

On Aug 1, 2018, at 2:19 PM, Rusty Hughes (AL) <rhughes@crcins.com> wrote:

*Internal email:*

*Cathy Revenus also attended last year*

Rusty Hughes  
 President - Birmingham Professional Liability  
 CRC Insurance Services, Inc.  
 tel 205-414-2286 mobile 205-249-2006  
[www.crcins.com](http://www.crcins.com)

---

**From:** Corey Daugherty (AL)  
**Sent:** Wednesday, August 01, 2018 12:00 PM  
**To:** 'Bennett, George'  
**Cc:** Rusty Hughes (AL)  
**Subject:** RE: Invitation - 2018 - CRC/TDCSU Fall Summit - Willow Point!

Need to include Kathryn Hendrix and Lauren on this if possible.

Thanks,

Corey E. Daugherty  
 CRC Insurance Services, Inc. | Professional Liability Broker  
 P: (866) 857-0656  
 E: [cdaugherty@crcins.com](mailto:cdaugherty@crcins.com)  
 Team Members: Clay Segrest, Yvette Talsma, Andrea Sutton & Kathryn Hendrix

---

**From:** Bennett, George [<mailto:George.Bennett@tdcspecialty.com>]  
**Sent:** Wednesday, August 01, 2018 11:18 AM

CRC/TH/AL/AL 081421



**From:** "Corey Daugherty (AL)" <cdaugherty@crcins.com>  
**Sent:** 9/14/2018 1:52:05 PM +0000  
**To:** "Kathryn Hendrix (AL)" <KHendrix@crcins.com>  
**Subject:** Re: Somerby Imperial Plaza - Pol# SHS0000073 [SYS\*REF#6664791]



Find out from Jennifer but a copy of this should have been sent directly to the Insured so they should be aware of it.

How was MedPro dinner last night?

Corey E. Daugherty  
 CRC Insurance Services, Inc. | Professional Liability Broker  
 P: (888) 857-0956  
 E: cdaugherty@crcins.com  
 Team: Clay Segrest, Kathryn Hendrix, Yvette Talsma, Andrea Sutton & Tiffany Sanders

> On Sep 14, 2018, at 9:46 AM, Kathryn Hendrix (AL) <KHendrix@crcins.com> wrote:

>

> Jennifer,

>

> Is it possible to get an extension on this? I apparently overlooked sending this to the retailer because I cannot locate an email in my file where it was sent. I dropped the ball...very sorry.

>

> Thanks!

> Kat

>

>

> Kathryn Hendrix, CIC | CRC Group

> Inside Broker | Professional Liability

> T | 205.414.2218

> E | khendrix@crcins.com

> One Metroplex Dr., Suite 400, Birmingham, AL 35209

> Team Daugherty: Tiffany Sanders, Andrea Sutton, Yvette Talsma, Clay Segrest & Corey Daugherty

>

> CRC Group | Wholesale & Specialty

>

>

>

>

> -----Original Message-----

> From: Jennifer Matson (CO)

> Sent: Tuesday, September 11, 2018 5:12 PM

> To: Corey Daugherty (AL)

> Cc: Kathryn Hendrix (AL)

> Subject: FW: Somerby Imperial Plaza - Pol# SHS0000073 [SYS\*REF#6664791]

>

> Good Afternoon Corey,

>

> Please let me know what the status is of the attached Risk Assessment and Recommendation Letter. The Action Plan Response is due no later than 09/25.

>

> Do not hesitate to contact me with any questions or concerns.

>

> Thank you,

>

> Jennifer Matson | Pro-Praxis Senior Living Underwriters Account Executive Pro-Praxis Senior Living Underwriters

> 6200 South Syracuse Way, Suite 100

> Greenwood Village, CO 80111

> (303) 334-2209 Direct

> (818) [REDACTED] Cell

> jmatson@propraxisins.com

>

> SUBMISSION INBOX: seniorliving@propraxisins.com

>

> NOTICE: You cannot bind, alter or cancel coverage without speaking to an authorized representative of CRC/SCU. Coverage

CRC/Hendrix 001368

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>

>

> -----Original Message-----

> From: Jennifer Matson (CO)

> Sent: Wednesday, July 25, 2018 3:11 PM

> To: Corey Daugherty (AL)

> Cc: Kathryn Hendrix (AL)

> Subject: RE: Somerby Imperial Plaza - Pol# SHS0000073 [SYS\*REF#6664791]

>

> RE: Somerby Imperial Plaza - 6664791

> SHS0000073

> Facility/Location: 1717 Bellevue Avenue, Richmond, VA 23227

>

> Dear Corey:

>

> The company has inspected the above captioned location and has made several recommendations which they are requesting the insured address. If applicable, these recommendations have been broken down into two categories: Priority (or Top 5) and Other Recommendations.

>

> The recommendations are: Please refer to the enclosed OmniSure Action Plan Response Form

>

> This report was made from observations and interviews with the insured or their representatives. It is not intended to indicate that there are no other exposures but to assist the facility in its responsibility to reduce risk and control losses. The report is used exclusively for underwriting purposes. We do not assume liability due to misinformation given to our inspector.

>

> Please review these with your insured and have them provide a written response, as requested on the Action Plan Response Form, to all Priority Recommendations within 45 days. Please have the insured use additional pages for their response to the Comments section, where necessary. We also ask for a written response to the Other Recommendations as the insured is able to work on and address them. Please send those additional responses as soon as they are available.

>

> If you have any questions, please feel free to let us know.

>

> Sincerely,

>

> Jennifer Matson | Pro-Praxis Senior Living Underwriters Account Executive Pro-Praxis Senior Living Underwriters

> 6200 South Syracuse Way, Suite 100

> Greenwood Village, CO 80111

> (303) 334-2209 Direct

> (818) [REDACTED] Cell

> jmatson@propraxisins.com

>

> SUBMISSION INBOX: seniorliving@propraxisins.com

>

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---

**From:** "Bennett, George" <George.Bennett@tdcspecialty.com>  
**Sent:** 8/1/2018 8:32:52 PM +0000  
**To:** "Rusty Hughes (AL)" <rhughes@crcins.com>  
**CC:** "Corey Daugherty (AL)" <cdaugherty@crcins.com>  
**Subject:** Re: Invitation - 2018 - CRC/TDCSU Fall Summit - Willow Point!  
She told me back in the summer she was going to be in Australia for most of October!  
Seriously!

George Y. Bennett  
SVP-Business Development  
TDC Specialty Underwriters  
205-249-7837

On Aug 1, 2018, at 2:57 PM, Rusty Hughes (AL) <[rhughes@crcins.com](mailto:rhughes@crcins.com)> wrote:

**External email:**

Cathy Reeves also attended last year.

Rusty Hughes  
President – Birmingham Professional Liability  
CRC Insurance Services, Inc.  
tel 205-414-2286 mobile 205-249-3006  
[www.crcins.com](http://www.crcins.com)

---

**From:** Corey Daugherty (AL)  
**Sent:** Wednesday, August 01, 2018 12:00 PM  
**To:** 'Bennett, George'  
**Cc:** Rusty Hughes (AL)  
**Subject:** RE: Invitation - 2018 - CRC/TDCSU Fall Summit - Willow Point!

Need to include Kathryn Hendrix and Lauren on this if possible.

Thanks.

Corey E. Daugherty  
CRC Insurance Services, Inc. | Professional Liability Broker  
P: (888) 857-0956  
E: [cdaugherty@crcins.com](mailto:cdaugherty@crcins.com)  
Team Members: Clay Segrest, Yvette Talsma, Andrea Sutton & Kathryn Hendrix

---

**From:** Bennett, George [<mailto:George.Bennett@tdcspecialty.com>]  
**Sent:** Wednesday, August 01, 2018 11:18 AM

**From:** "Kathryn Hendrix (AL)" <KHendrix@crcins.com>  
**Sent:** 9/14/2018 2:52:36 PM +0000  
**To:** "Corey Daugherty (AL)" <cdaugherty@crcins.com>  
**Subject:** RE: Somerby Imperial Plaza - Pol# SHS0000073 [SYS\*REF#6664791]

That's a long day already so hopefully you won't have any delays! Safe travels home and let me know if you need anything today!

Kathryn Hendrix, CIC | CRC Group  
Inside Broker | Professional Liability  
T | 205.414.2218  
E | khendrix@crcins.com  
One Metroplex Dr., Suite 400, Birmingham, AL 35209  
Team Daugherty: Tiffany Sanders, Andrea Sutton, Yvette Talsma, Clay Segrest & Corey Daugherty  
  
CRC Group | Wholesale & Specialty

-----Original Message-----

**From:** Corey Daugherty (AL)  
**Sent:** Friday, September 14, 2018 9:32 AM  
**To:** Kathryn Hendrix (AL)  
**Subject:** RE: Somerby Imperial Plaza - Pol# SHS0000073 [SYS\*REF#6664791]

They get them up and moving quick now and don't keep anybody long in a hospital anymore. We are heading home this afternoon. We are going through Detroit so I am hoping we will avoid issues. Not supposed to land until 9:30 tonight.....ugh.

-----Original Message-----

**From:** Kathryn Hendrix (AL)  
**Sent:** Friday, September 14, 2018 10:30 AM  
**To:** Corey Daugherty (AL)  
**Subject:** RE: Somerby Imperial Plaza - Pol# SHS0000073 [SYS\*REF#6664791]

Mom is good. They had her up and walking yesterday afternoon which I thought was crazy. She is supposed to be coming home this afternoon. Are you guys headed home today? I hope yall don't have delays bc of the storm.

Kathryn Hendrix, CIC | CRC Group  
Inside Broker | Professional Liability  
T | 205.414.2218  
E | khendrix@crcins.com  
One Metroplex Dr., Suite 400, Birmingham, AL 35209  
Team Daugherty: Tiffany Sanders, Andrea Sutton, Yvette Talsma, Clay Segrest & Corey Daugherty  
  
CRC Group | Wholesale & Specialty

-----Original Message-----

**From:** Corey Daugherty (AL)  
**Sent:** Friday, September 14, 2018 9:12 AM  
**To:** Kathryn Hendrix (AL)  
**Subject:** Re: Somerby Imperial Plaza - Pol# SHS0000073 [SYS\*REF#6664791]

That's right.....I forgot that was Wednesday. I have heard Woolworths is cool. I have not been there yet. Your Mom doing ok?

Corey E. Daugherty  
CRC Insurance Services, Inc. | Professional Liability Broker  
P: (888) 857-0956  
E: cdaugherty@crcins.com  
Team: Clay Segrest, Kathryn Hendrix, Yvette Talsma, Andrea Sutton & Tiffany Sanders

CRC/Hendrix 001474



Kathryn Hendrix, CIC | CRC  
Inside Broker | Professional Liability

O | 205 414.2218

E | [khendrix@crcins.com](mailto:khendrix@crcins.com)

One Metroplex Drive, Suite 400, Birmingham, AL 35209

[CRCIns.com](http://CRCIns.com)

**CRC | Placing You First**

---

From: Stern, Sam (MMA) [mailto:[sstern@jsmithlanier.com](mailto:sstern@jsmithlanier.com)]  
Sent: Tuesday, September 18, 2018 9:53 AM  
To: Kathryn Hendrix (AL)  
Cc: Clay Segrest (AL)  
Subject: RE: PLUS SE Chapter Committee

Sounds good, thanks Kat

**Sam Stern**, Senior Vice President | MMA XLP – Executive and Professional Liability Practice  
**J. Smith Lanier & Co.** | a Marsh & McLennan Agency LLC company  
11330 Lakefield Drive, Suite 100, Johns Creek, GA 30097  
+1 770 622 7235 | Mobile: + 1 470 448 8751 | Fax: + 1 770 476 3651  
[sstern@jsmithlanier.com](mailto:sstern@jsmithlanier.com) | [www.jsmithlanier.com](http://www.jsmithlanier.com)

---

From: Kathryn Hendrix (AL) [mailto:[KHendrix@crcins.com](mailto:KHendrix@crcins.com)]  
Sent: Monday, September 17, 2018 11:18 AM  
To: Stern, Sam (MMA)  
Cc: Clay Segrest (AL)  
Subject: PLUS SE Chapter Committee

Sam,

I have really enjoyed being a part of the PLUS SE committee but I am going to go ahead and roll off this year. I sat down with Clay to discuss who might be a good replacement and we'd like to nominate/recommend Amber Varner in our office (works with Alex Gould) to take my place. Amber has worked on the wholesale side for the past 15 years and we think she will be a huge asset to have on the committee.

I would still love to help out with the Women's Leadership Luncheon in Atlanta so I will let Kathy and Michelle know.

I really appreciate the opportunity to work with the group and look forward to participating in many future PLUS SE events!

Thanks, Sam.  
Kat

Kathryn Hendrix | CRC  
Inside Broker | Professional Liability

O | 205.414.2218  
E | [khendrix@crcins.com](mailto:khendrix@crcins.com)

One Metroplex Drive, Suite 400, Birmingham, AL 35209  
[CRCIns.com](http://CRCIns.com)

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[REDACTED]

---

**From:** Clay Segrest (AL)  
**Sent:** Wednesday, February 28, 2018 9:13 AM  
**To:** Rusty Hughes (AL)  
**Cc:** Corey Daugherty (AL); Kathryn Hendrix (AL)  
**Subject:** RE: PLUS SE Chapter Sponsorship

Thanks so much Rusty. Your support over the years is very much appreciated.

I personally think that Kathryn's leadership in taking this role is important for our entire office. She has done a great job for this group so far. As you know from the Cyber event we hosted here in B'ham, there are several regional events throughout the year and Kathryn has been appointed on a subcommittee to help organize/plan another PLUS event. So, she is already stepping up to offer a little extra to the group and I think that makes our group look strong in the eyes of our underwriters as well as our competition on that committee.

At the end of this PLUS year (which ends in September/October), I'm thinking she can review her experience and then decide if she wants to continue climbing up within that organization, or if she would like to pass the torch.

Kathryn, thanks for representing us.

Clay Segrest  
CRC Insurance Services, Inc. | Professional Liability  
One Metroplex Drive, Suite 400, Birmingham, AL 35209  
Direct Phone: (205) 414-[REDACTED]  
[REDACTED]  
[csegrest@creins.com](mailto:csegrest@creins.com)

-----Original Message-----

From: Rusty Hughes (AL)  
Sent: Wednesday, February 28, 2018 8:14 AM  
To: Kathryn Hendrix (AL)  
Cc: Clay Segrest (AL)  
Subject: RE: PLUS SE Chapter Sponsorship

Yes, of course.

Rusty Hughes  
President – Birmingham Professional Liability CRC Insurance Services, Inc.  
tel 205-414-2286 mobile 205-2[REDACTED]  
www.crcins.com

-----Original Message-----

From: Kathryn Hendrix (AL)  
Sent: Monday, February 26, 2018 4:41 PM  
To: Rusty Hughes (AL)  
Cc: Clay Segrest (AL)  
Subject: PLUS SE Chapter Sponsorship

Rusty,

The PLUS SE Chapter 2018 Sponsorship Drive is underway and as a current committee member I've been asked to reach out to you to see if CRC will continue to be a sponsor this year. Attached is the annual form and sponsorship info for you to review. We are hoping that CRC will continue to support the PLUS Southeast Chapter as a Platinum Sponsor. Please let me know if CRC does wish to be an annual sponsor again this year and I can handle getting the form completed.

Thanks!  
Kat

Kathryn Hendrix, CISR, CIC  
Professional Liability | CRC Insurance Services, Inc.  
khendrix@crcins.com  
205-414-2218 phone  
Team: Andrea Sutton, Tiffany Sanders, Yvette Talsma, Clay Segrest & Corey Daugherty

[REDACTED]

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**From:** Kathryn Hendrix (AL)  
**Sent:** Wednesday, February 28, 2018 10:03 AM  
**To:** Rusty Hughes (AL)  
**Cc:** Corey Daugherty (AL); Clay Segrest (AL)  
**Subject:** RE: PLUS SE Chapter Sponsorship

Thanks so much guys. I am enjoying being on the committee and I am very appreciative of the opportunity. I am on the sub-committee for the SE Women's Leadership event that is planned for January 2019 in Atlanta. It is the first women's leadership event for the PLUS SE chapter and I'm excited to get to be a part of it.

Rusty – thank you again for CRC's continued sponsorship of the SE chapter!

Thanks!  
Kat

Kathryn Hendrix, CISR, CIC  
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Team: Andrea Sutton, Tiffany Sanders, Yvette Talsma, Clay Segrest & Corey Daugherty

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**From:** Rusty Hughes (AL)  
**Sent:** Wednesday, February 28, 2018 9:47 AM  
**To:** Clay Segrest (AL)  
**Cc:** Corey Daugherty (AL); Kathryn Hendrix (AL)  
**Subject:** RE: PLUS SE Chapter Sponsorship

Could not agree more, Clay. I appreciate this very much.

Rusty Hughes  
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